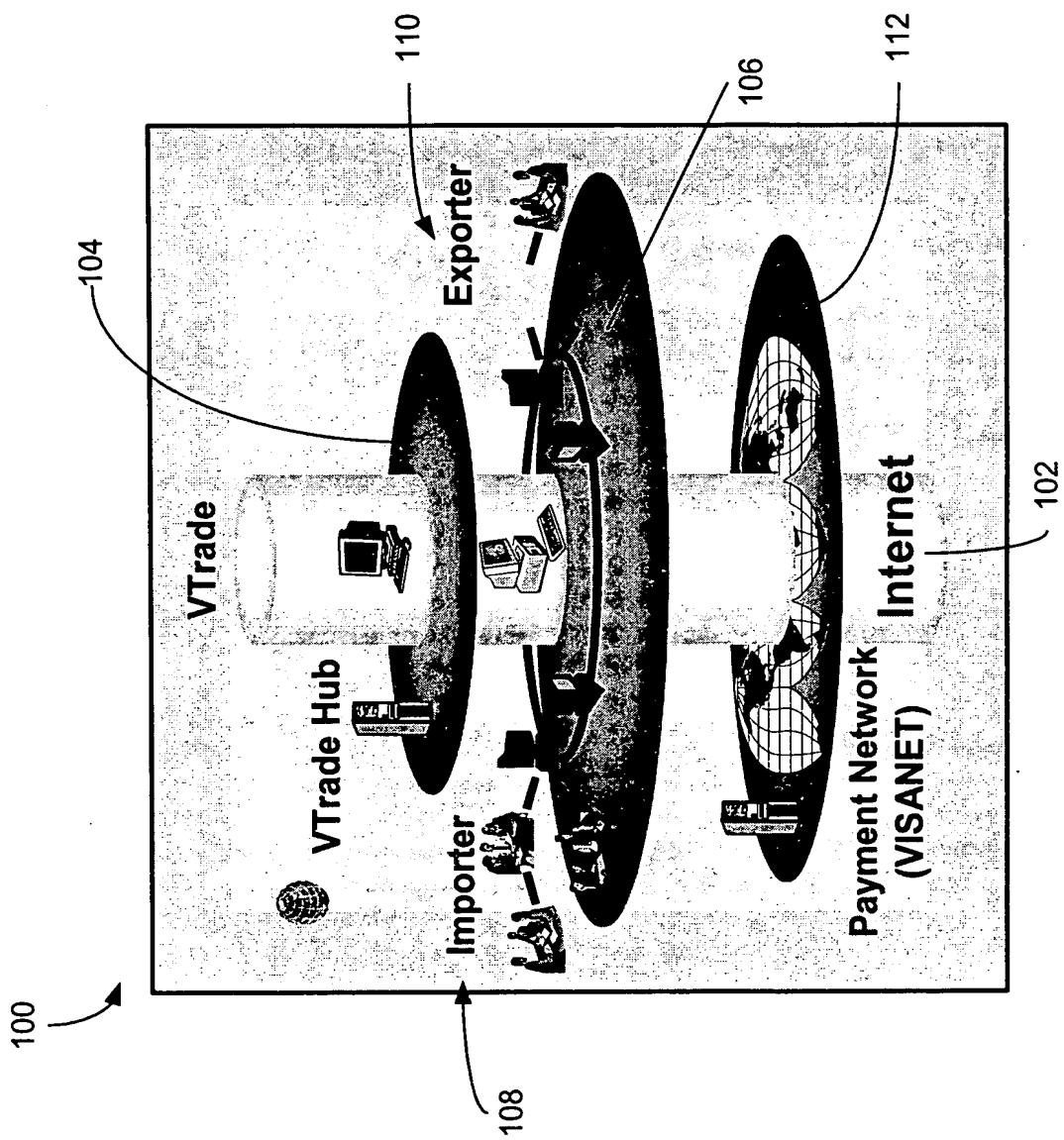


Figure 1



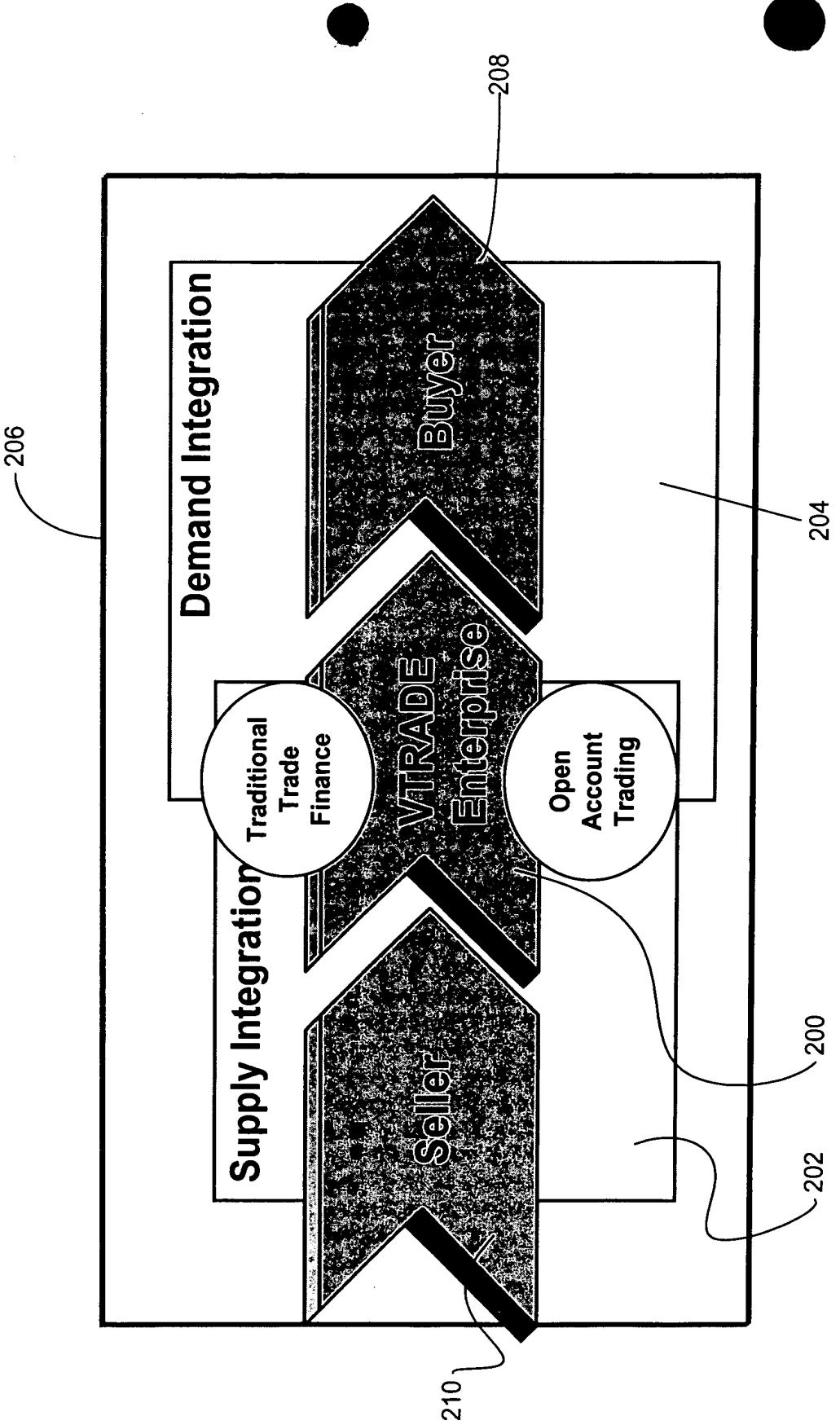


Figure 2

Figure 3

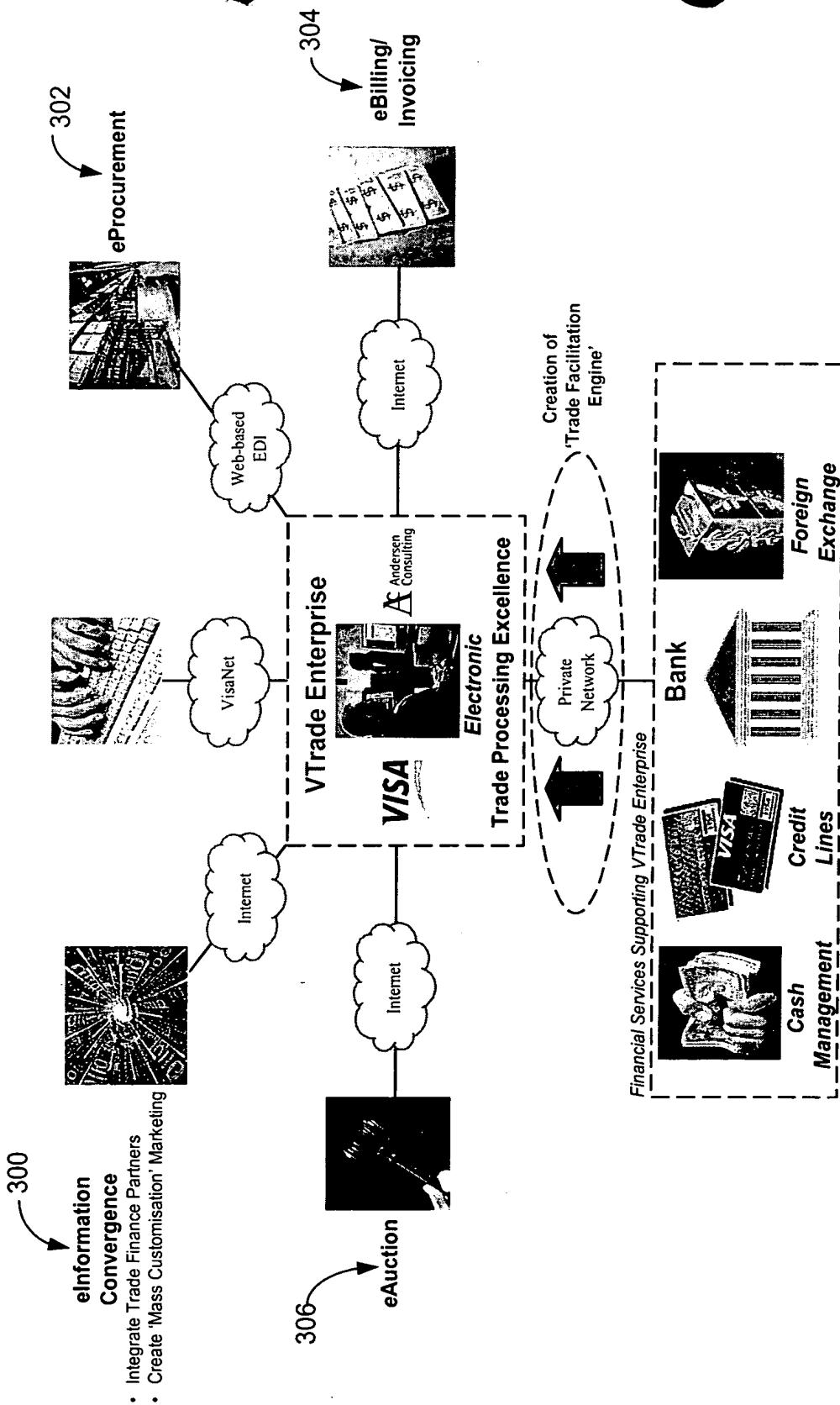
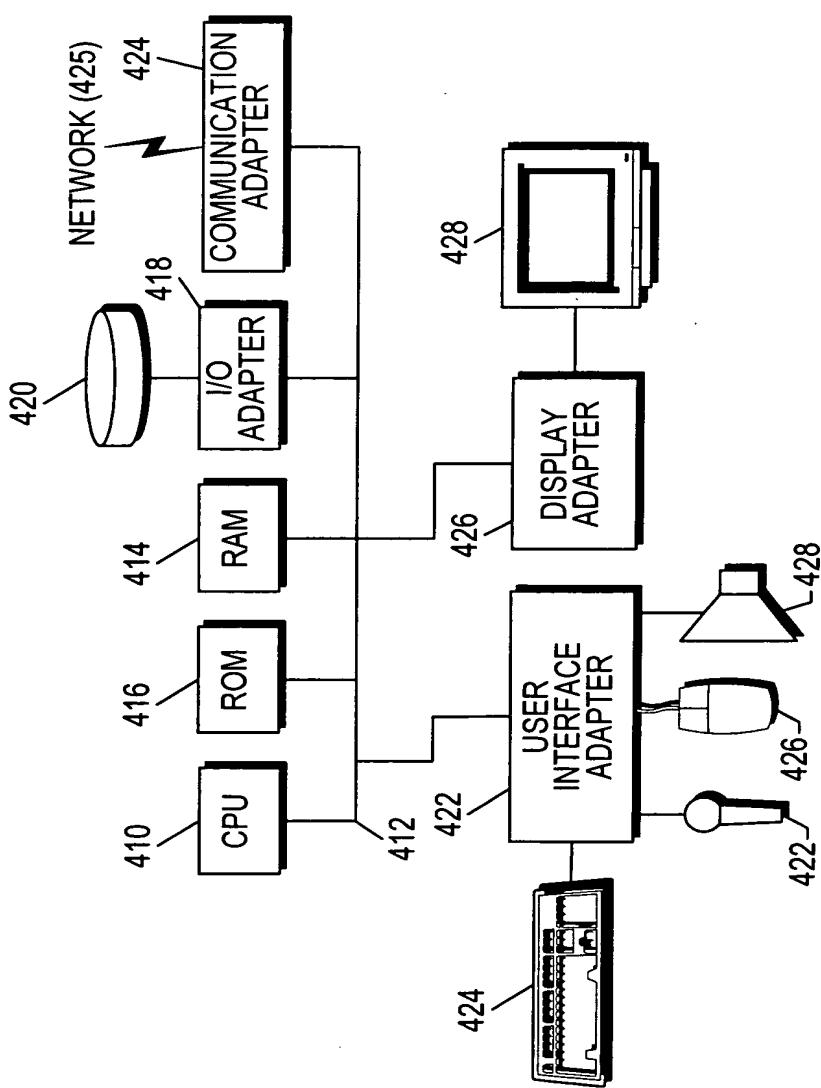


Figure 4



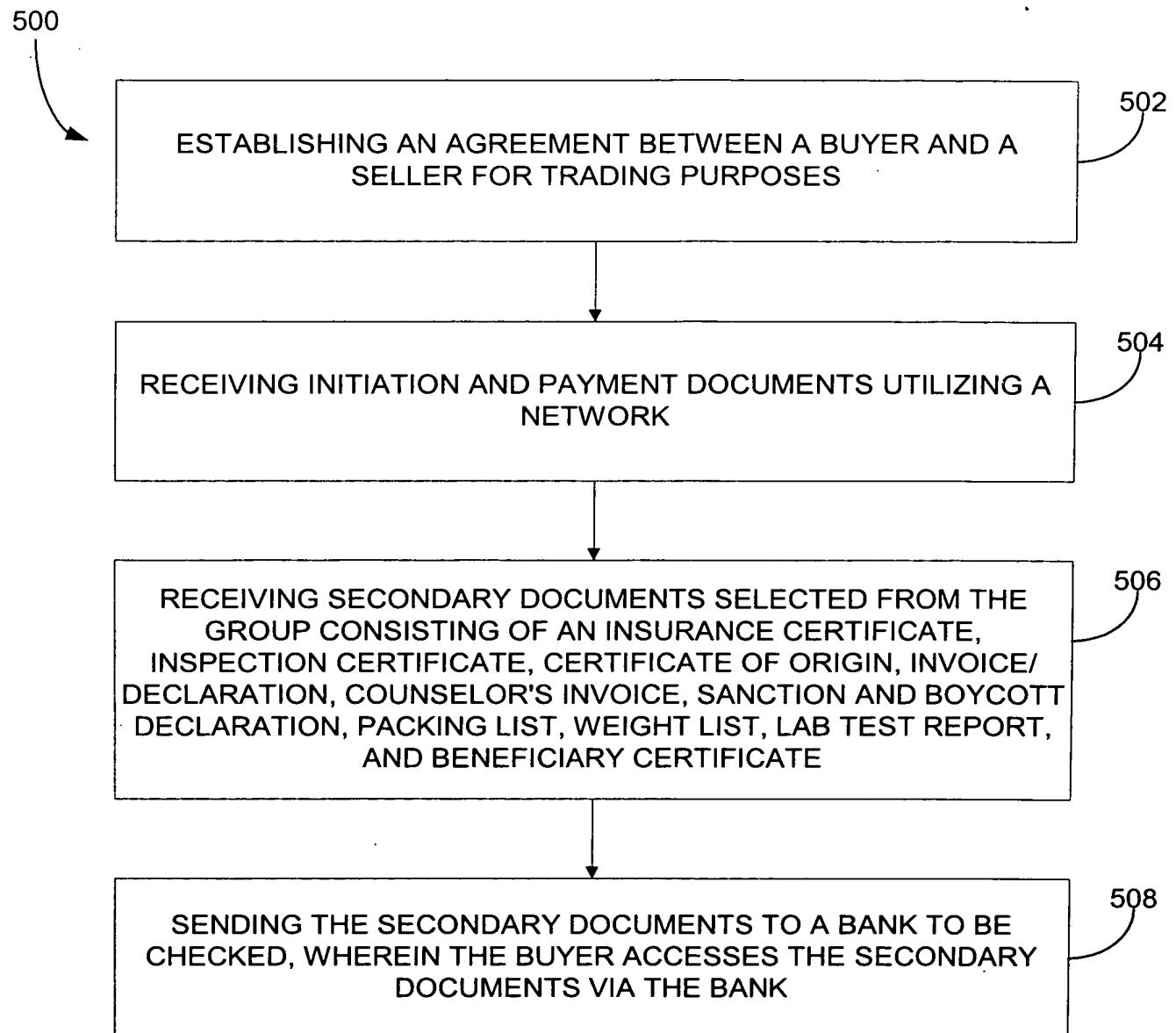


Figure 5

Figure 6

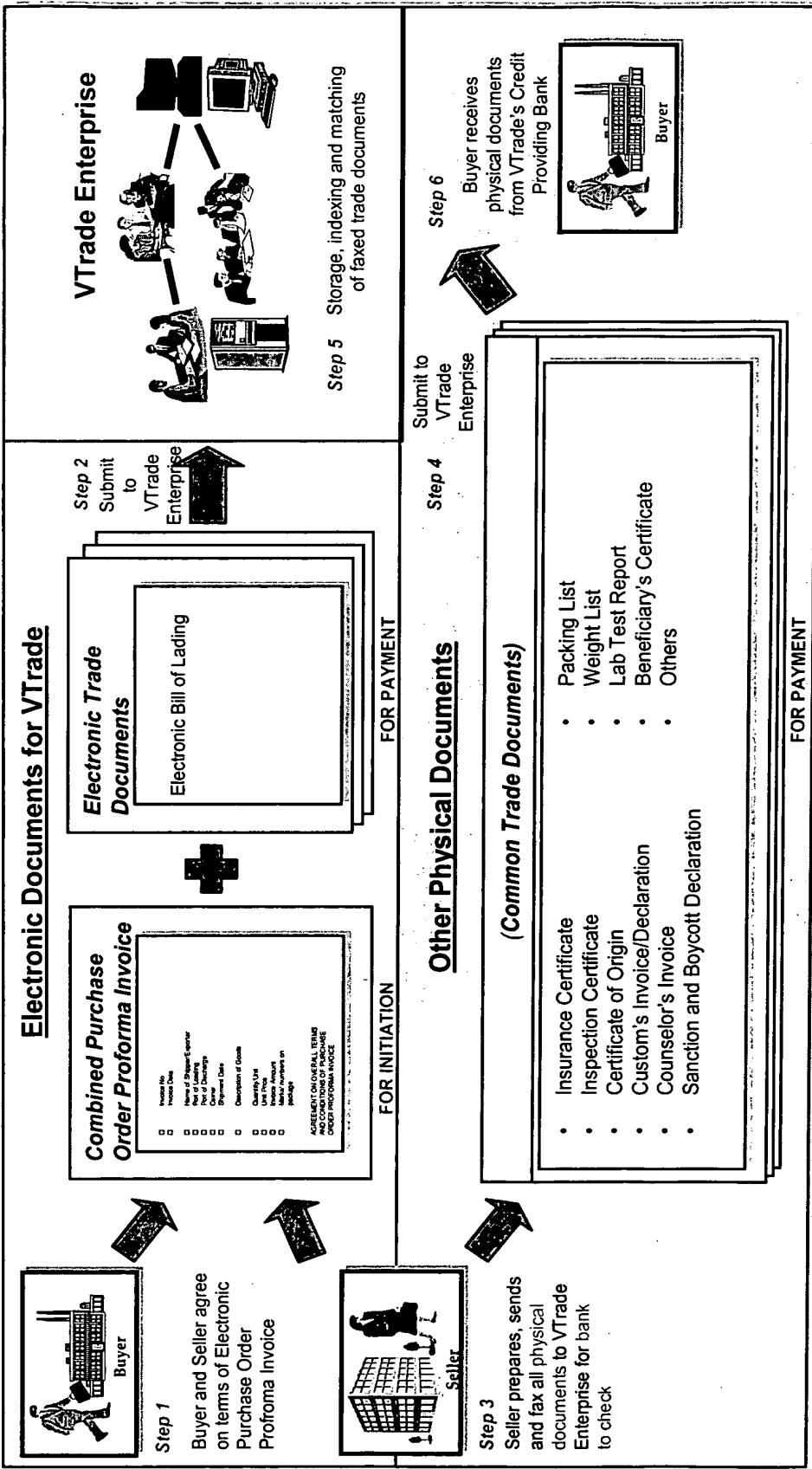


Figure 7

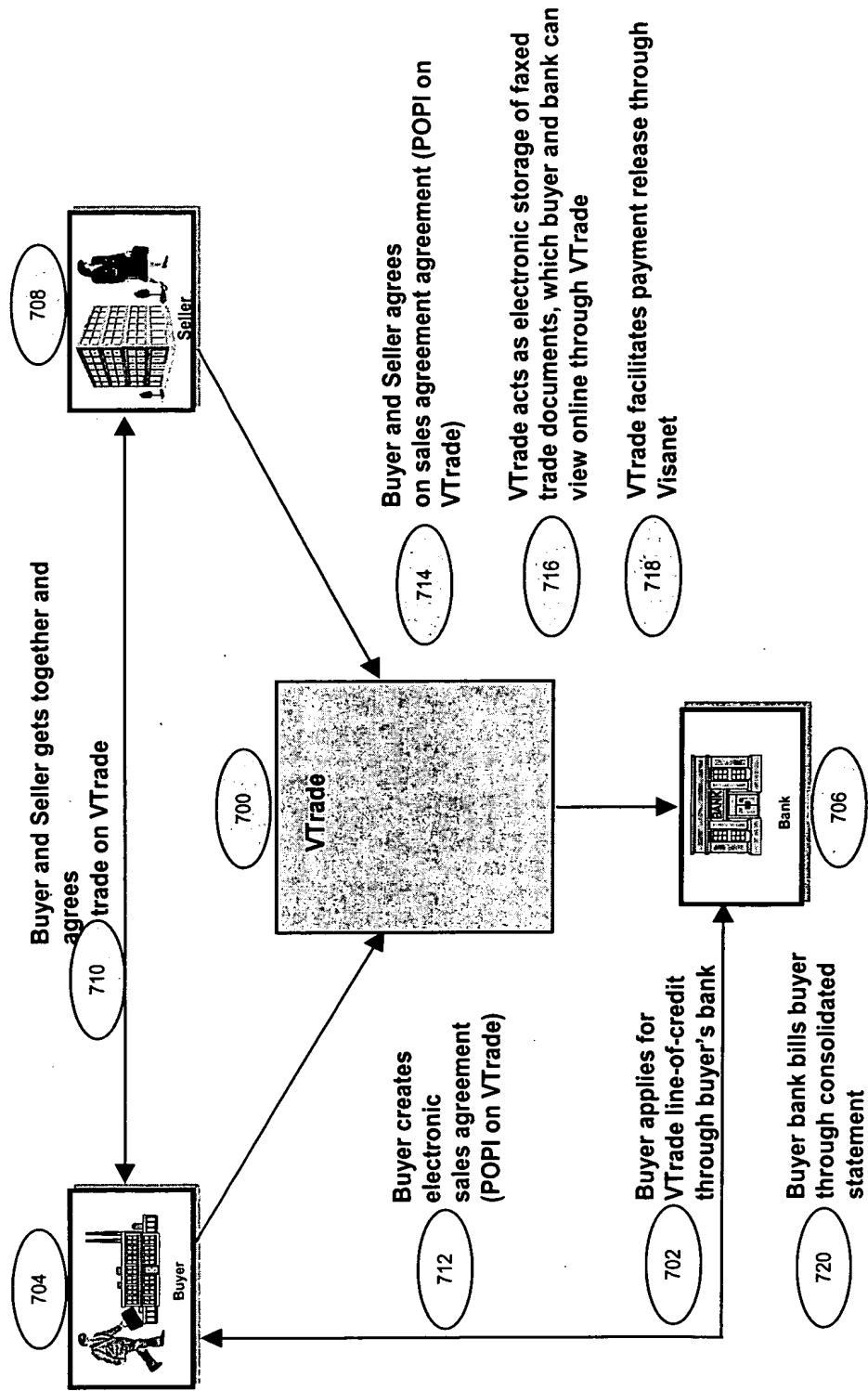


Figure 8

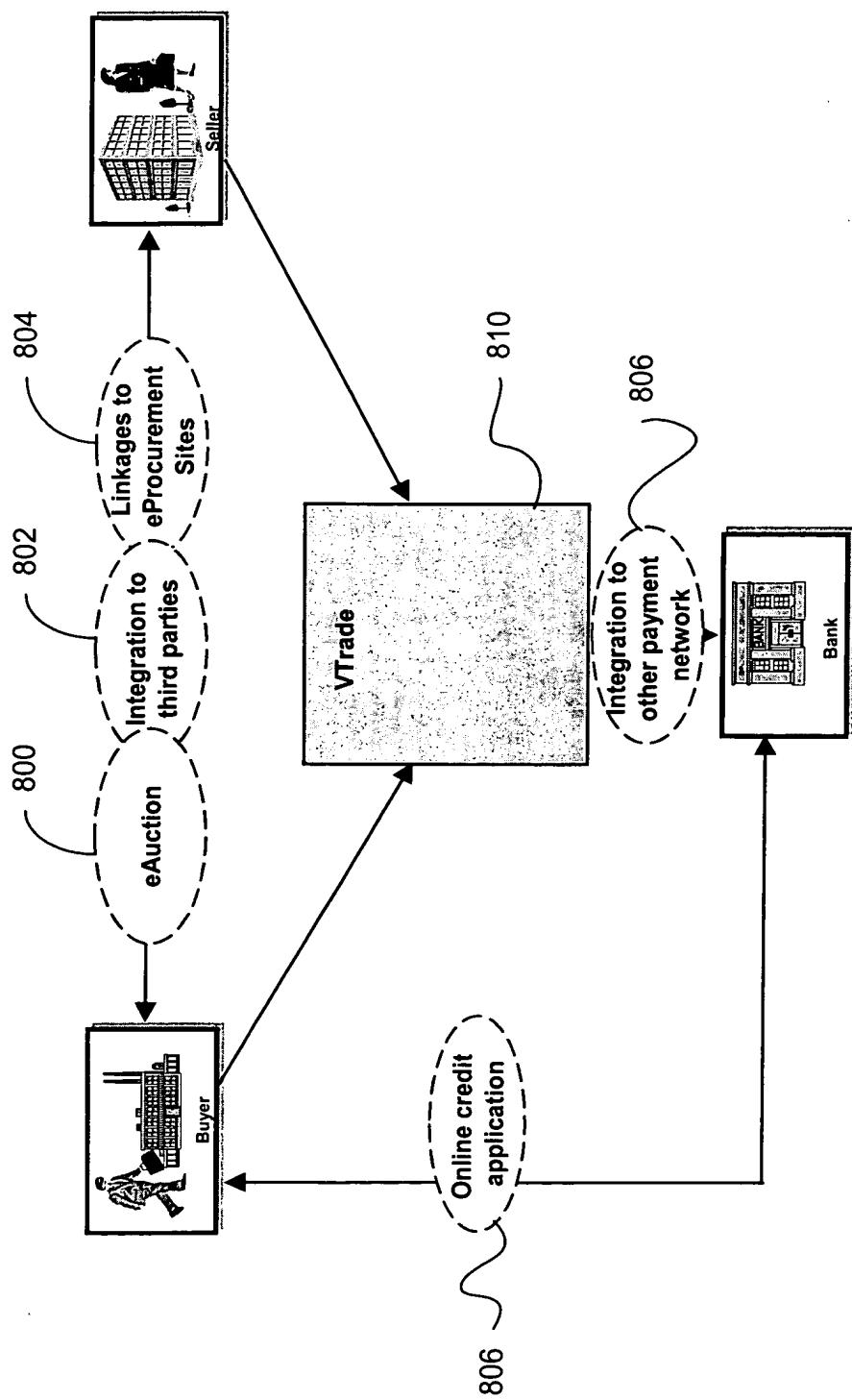


Figure 9

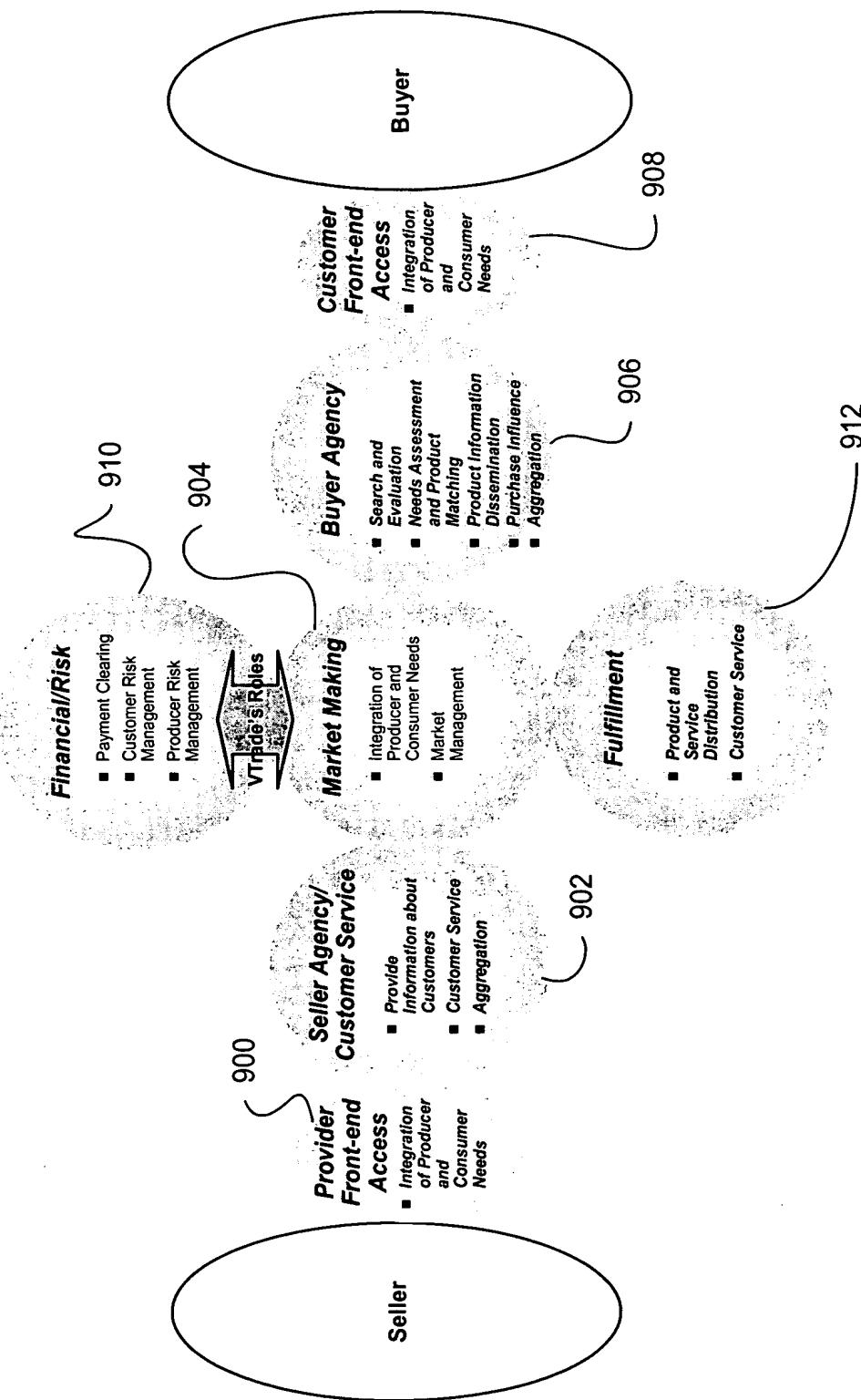
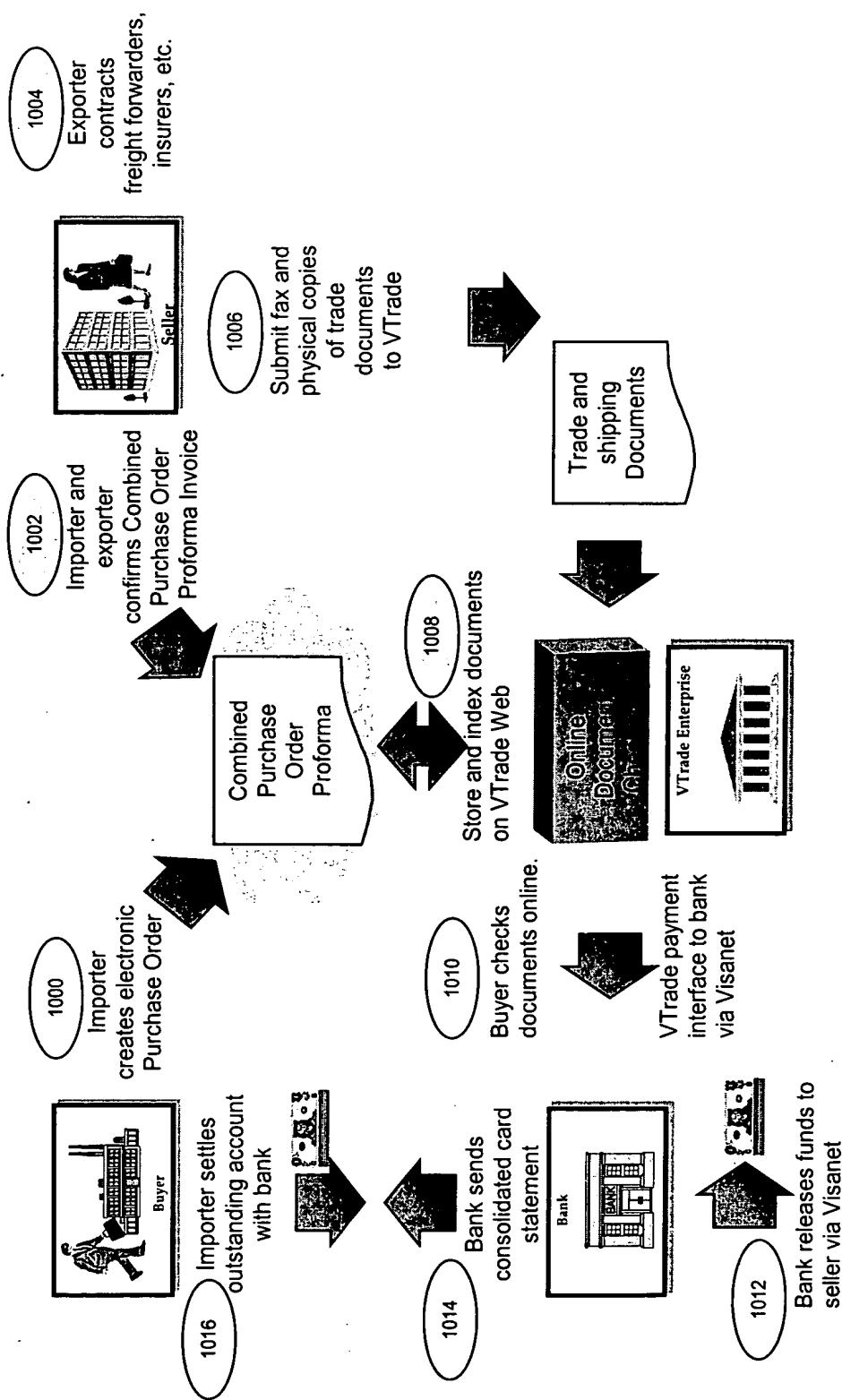


Figure 10



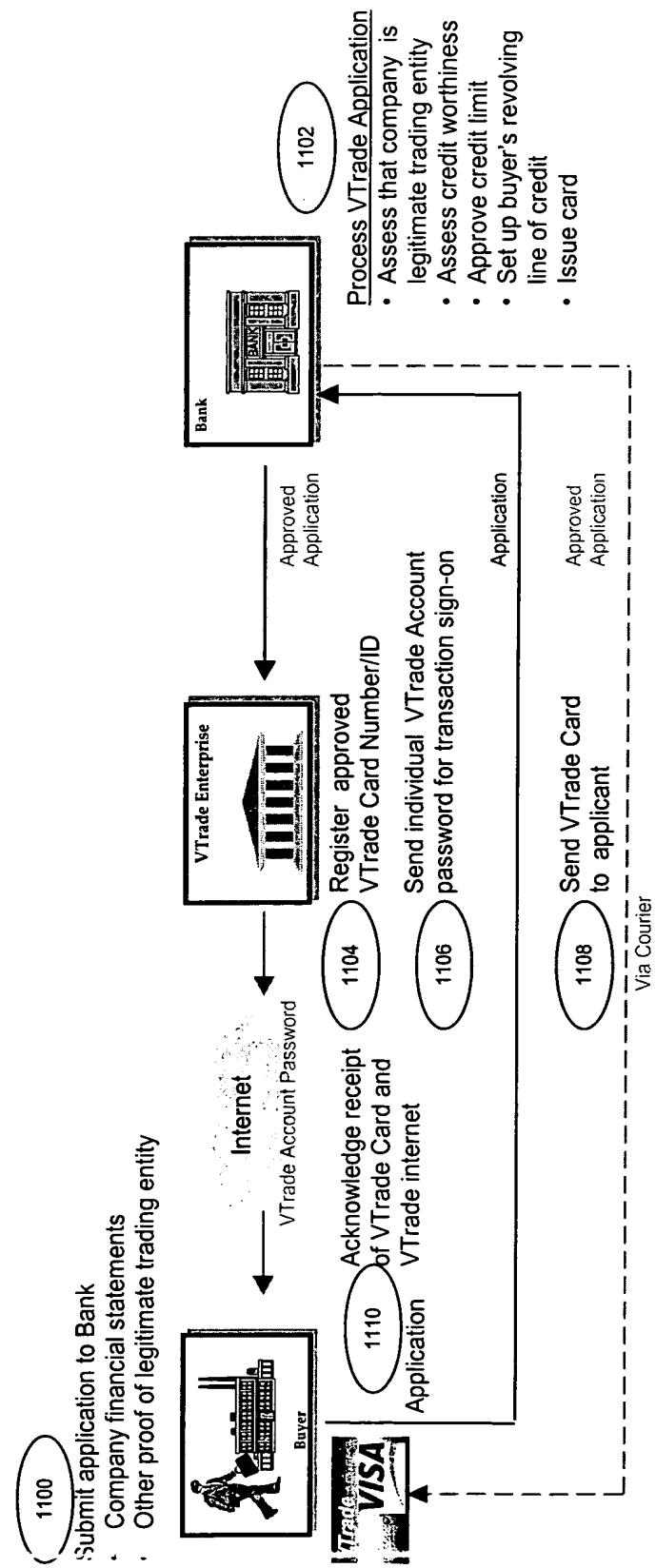
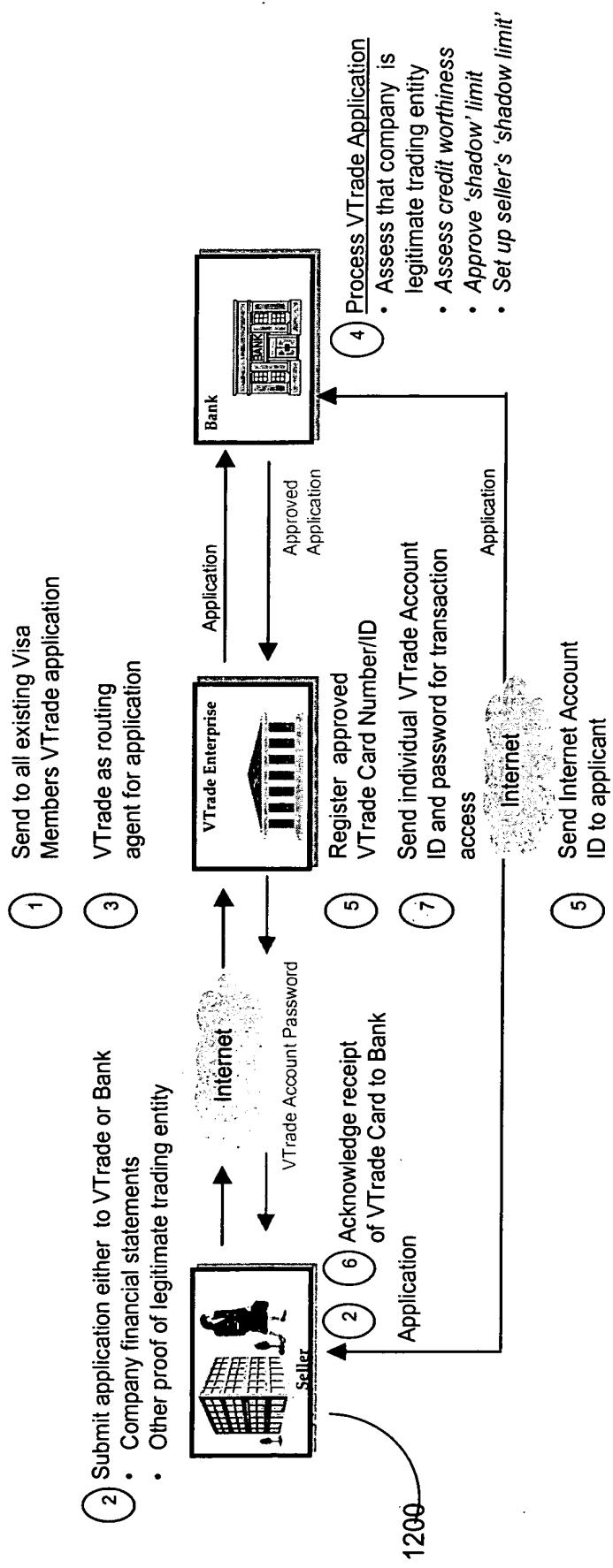


Figure 11

Figure 12



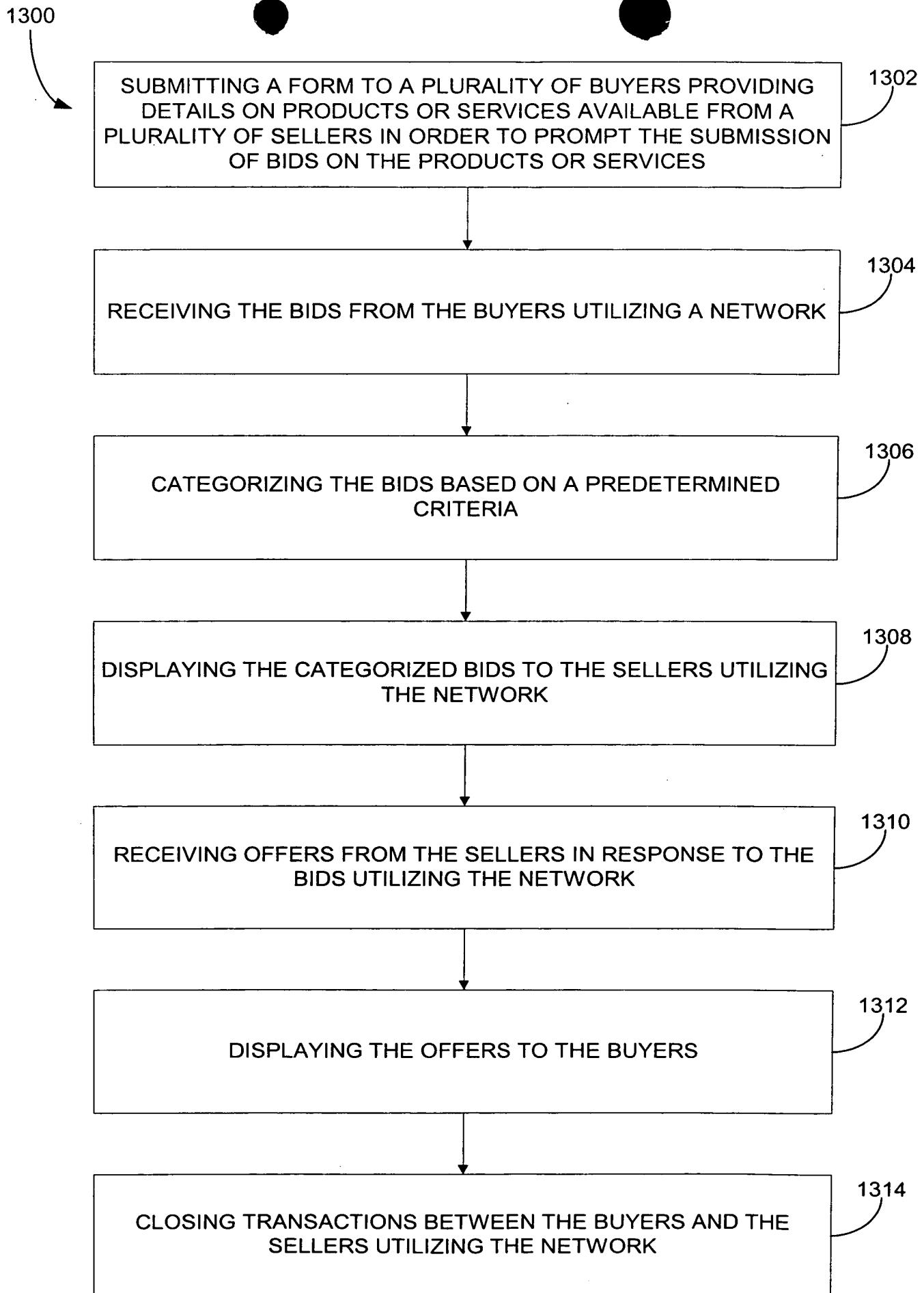


Figure 13

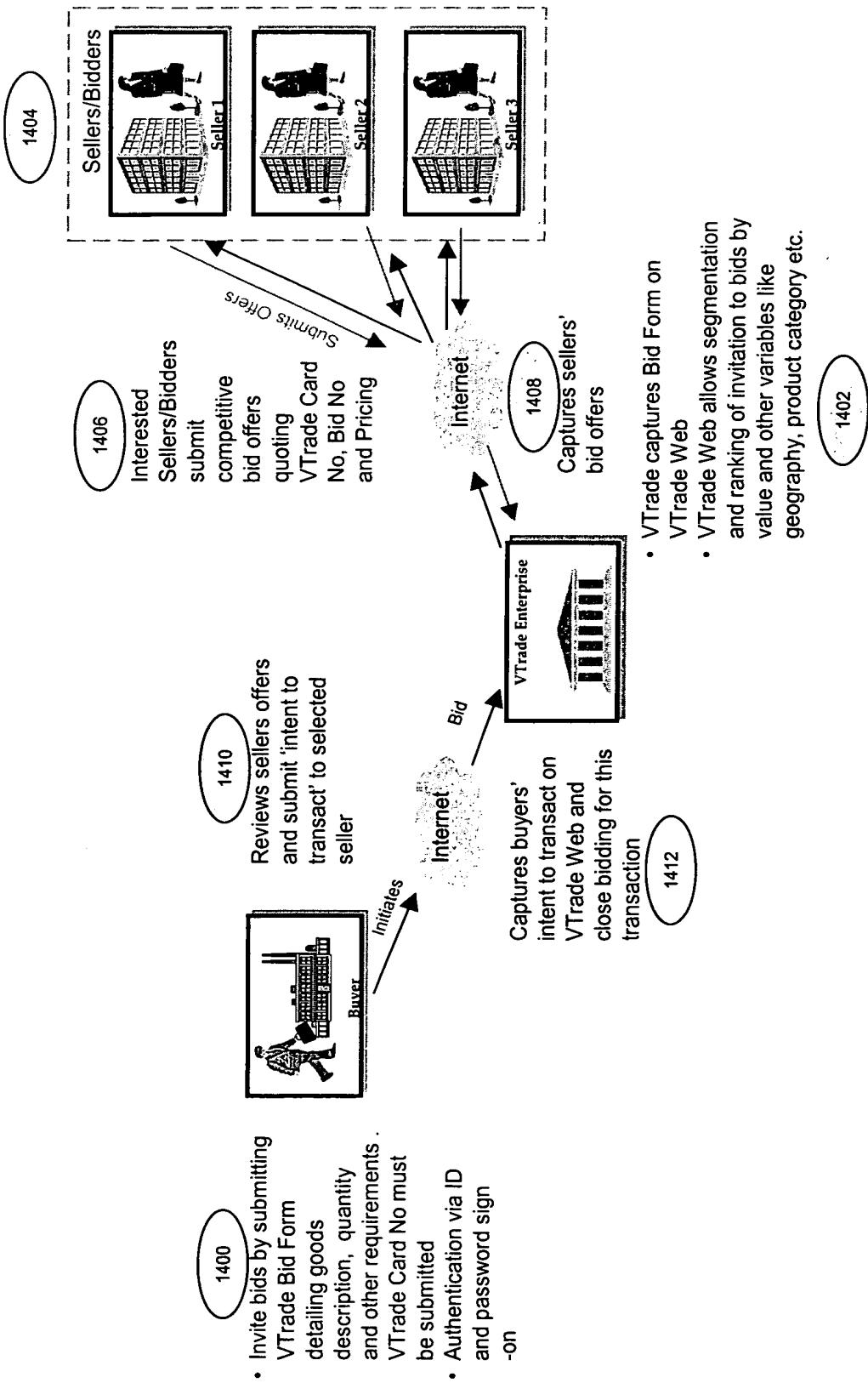


Figure 14

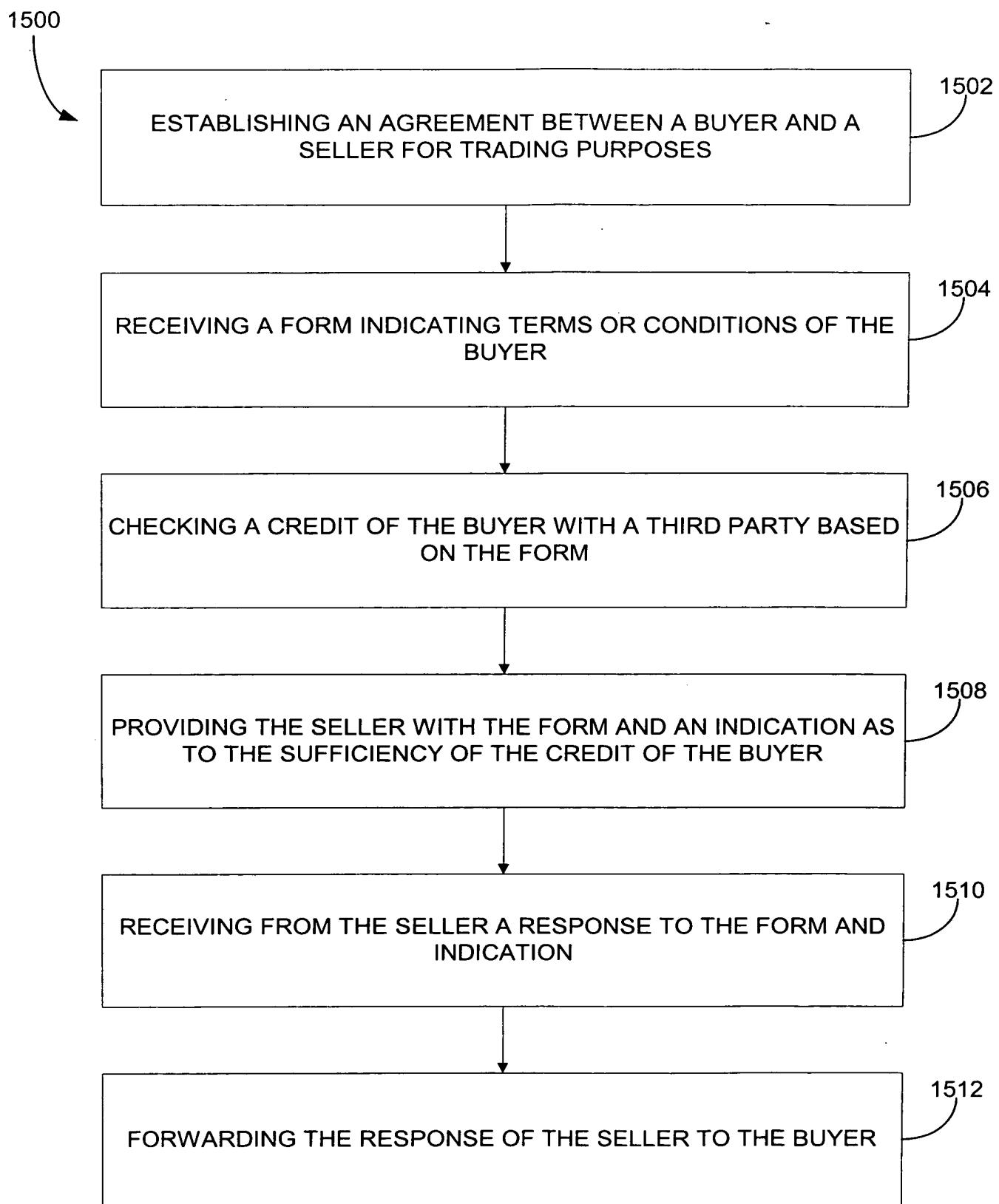


Figure 15

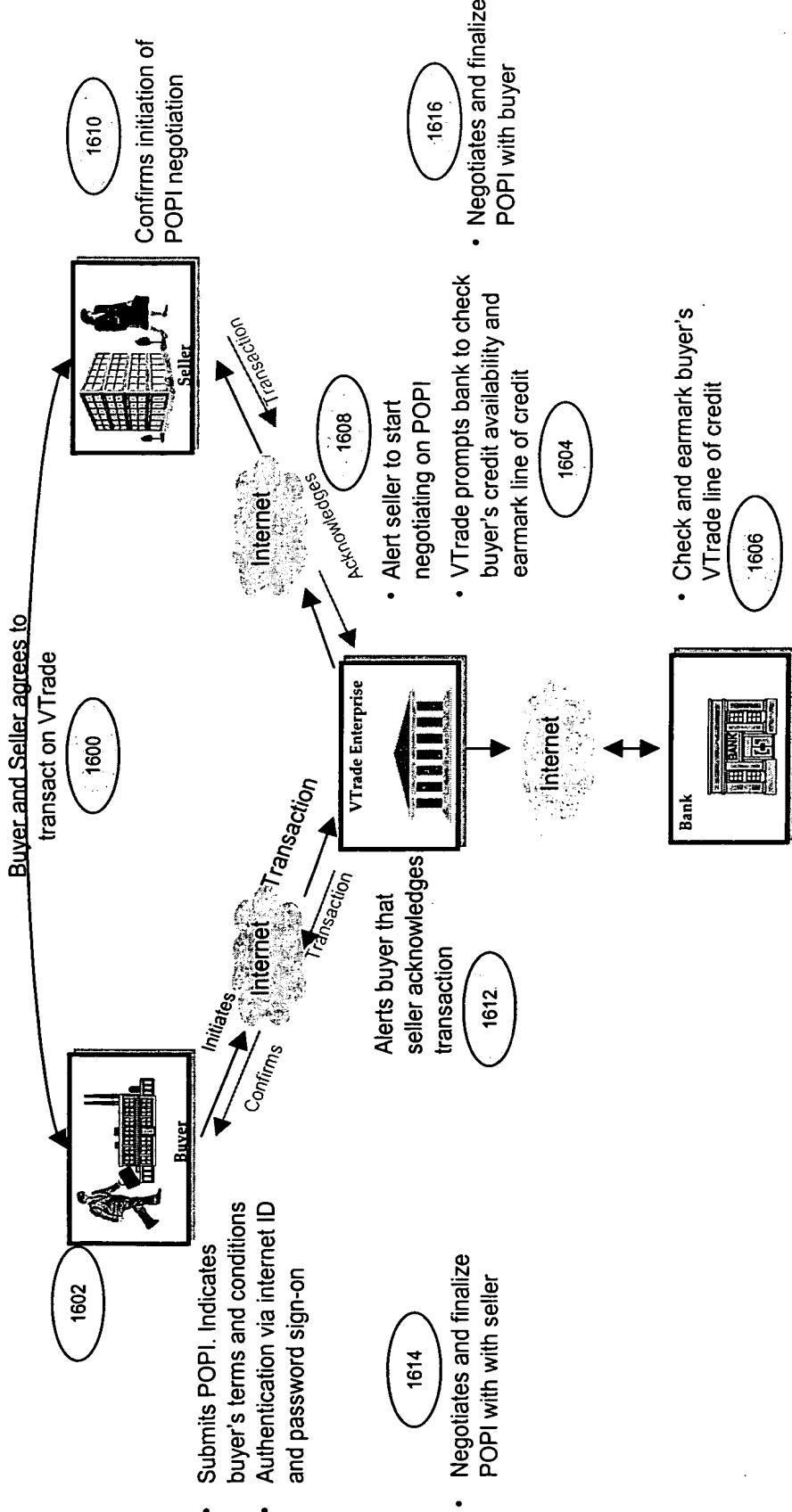


Figure 16

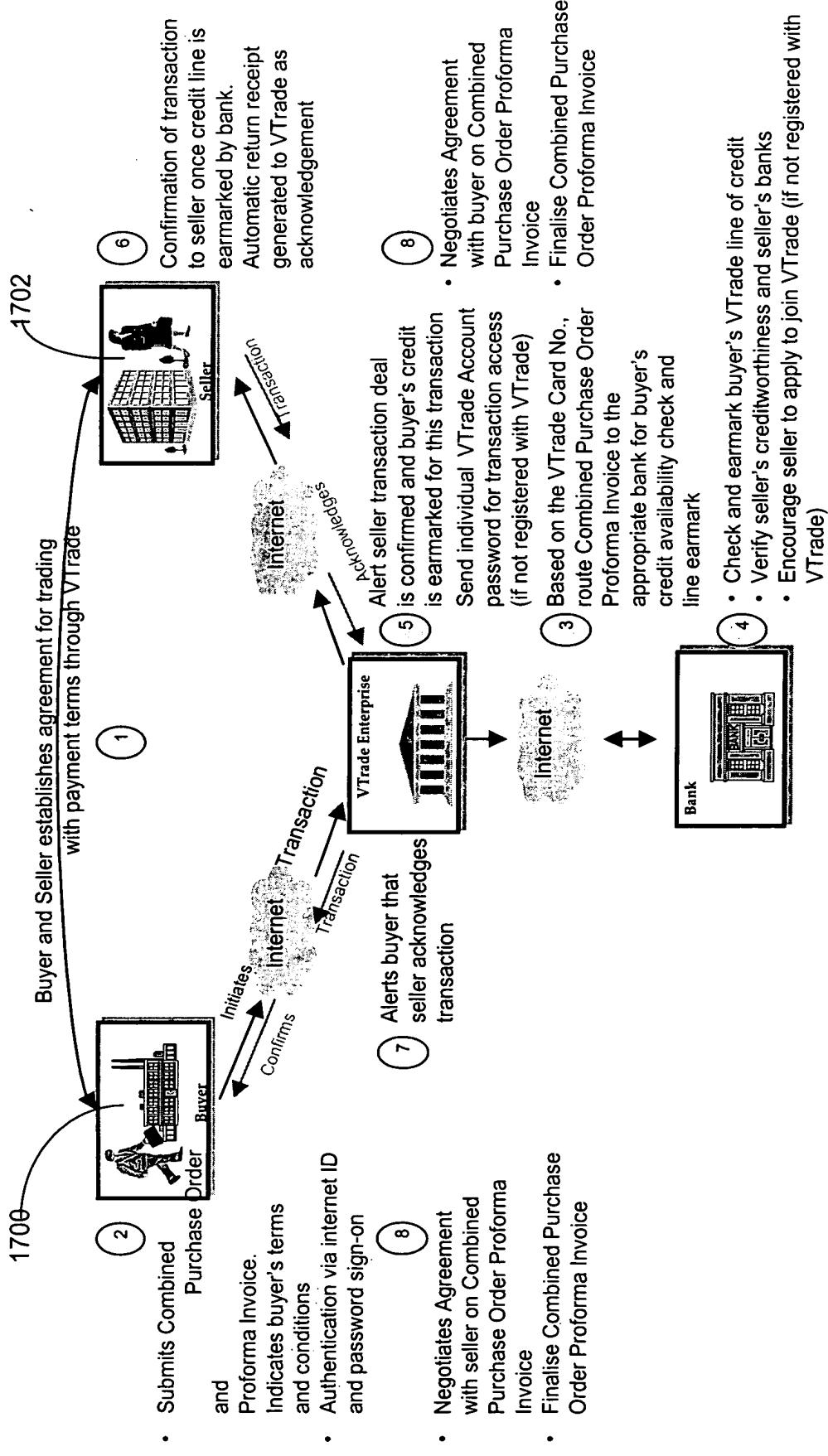


Figure 17

Figure 18

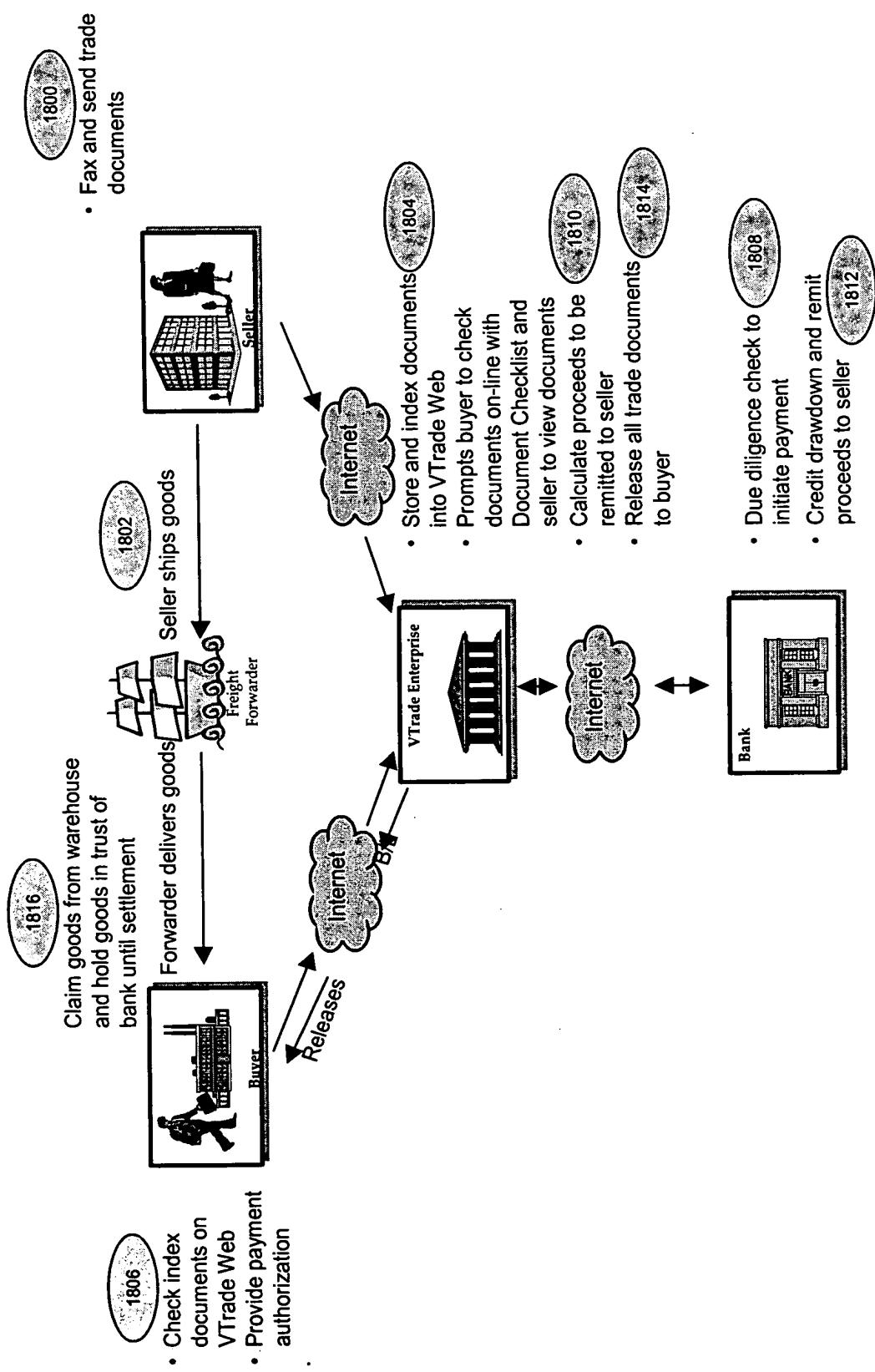


Figure 19

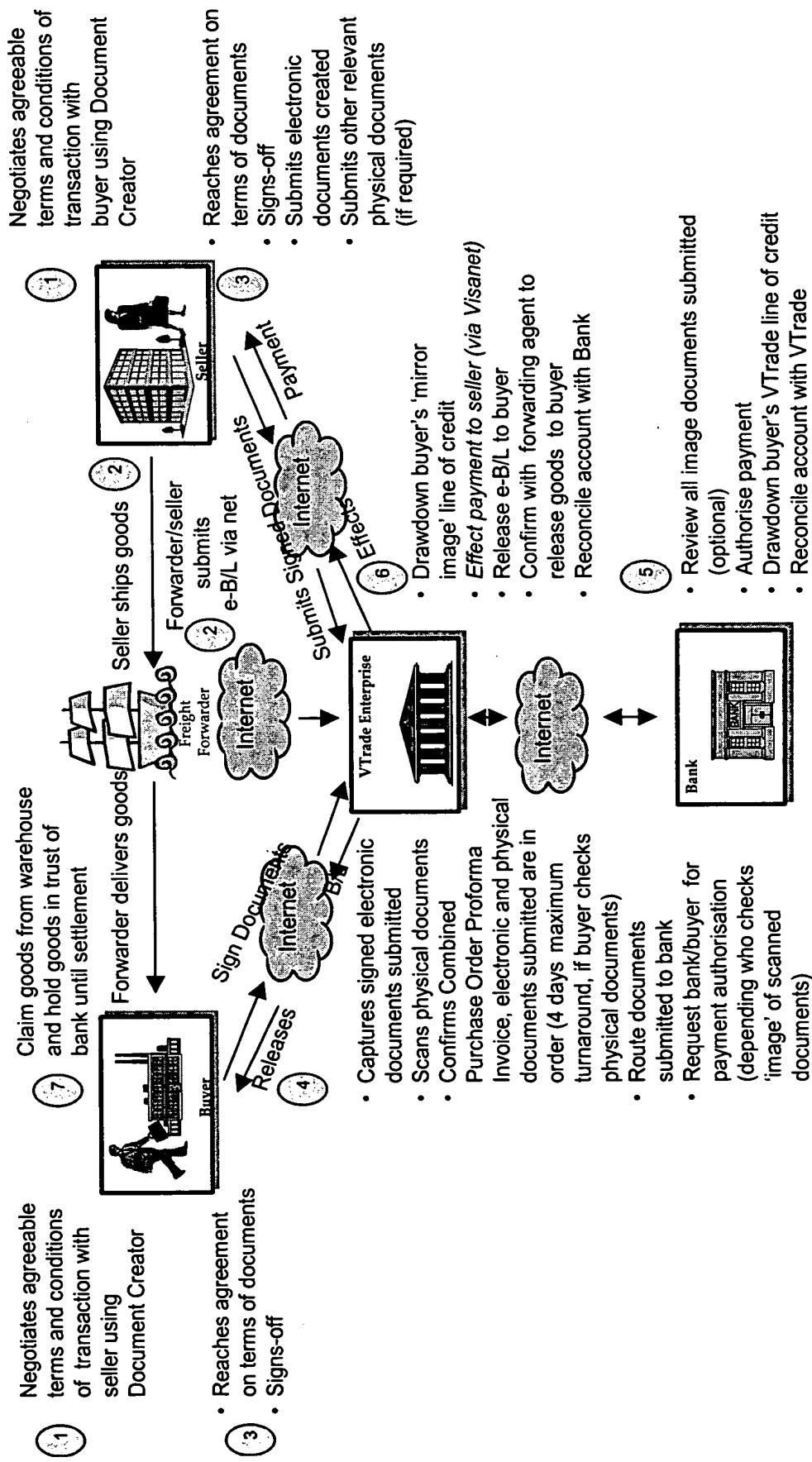


Figure 20

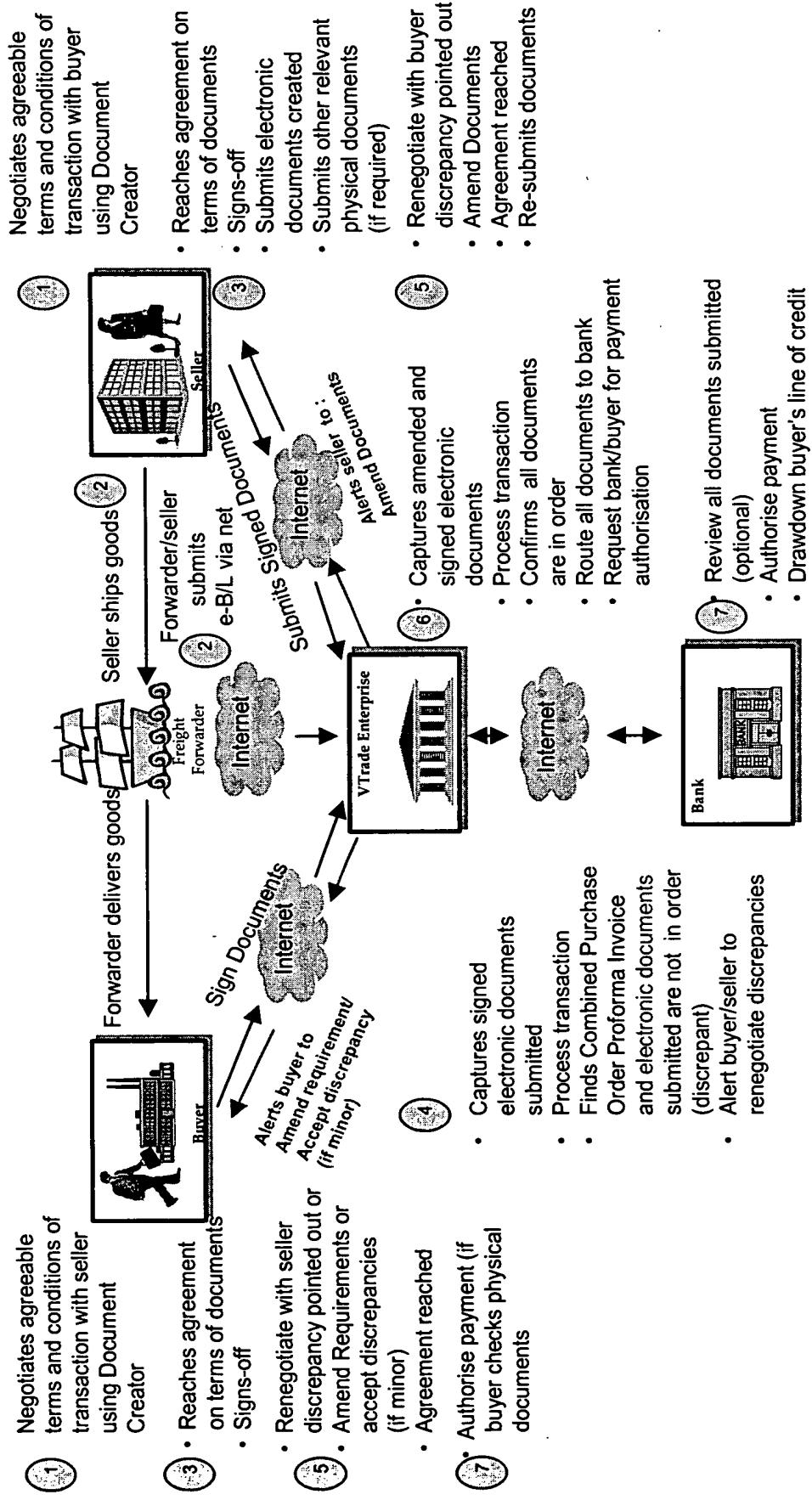


Figure 21

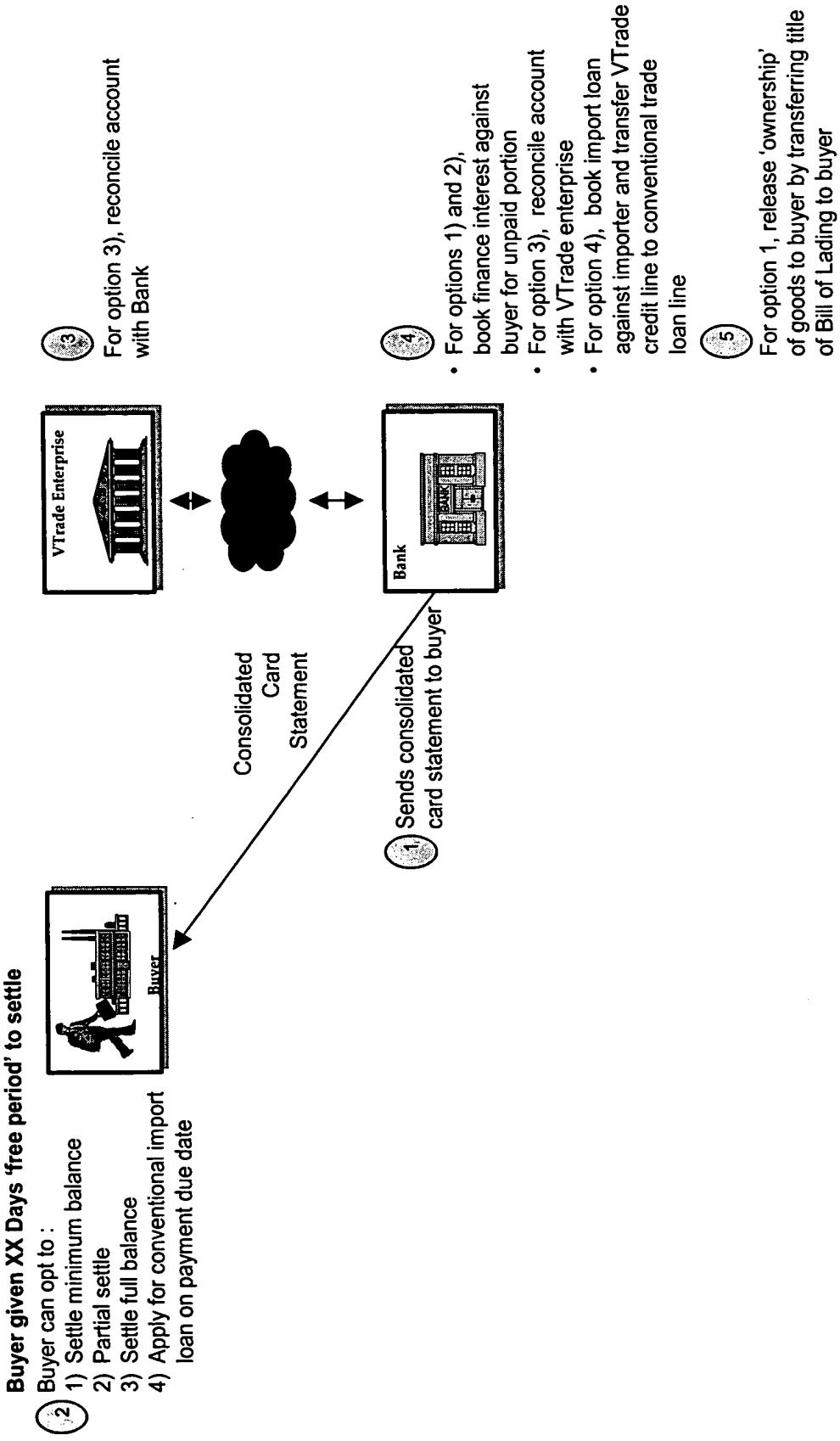
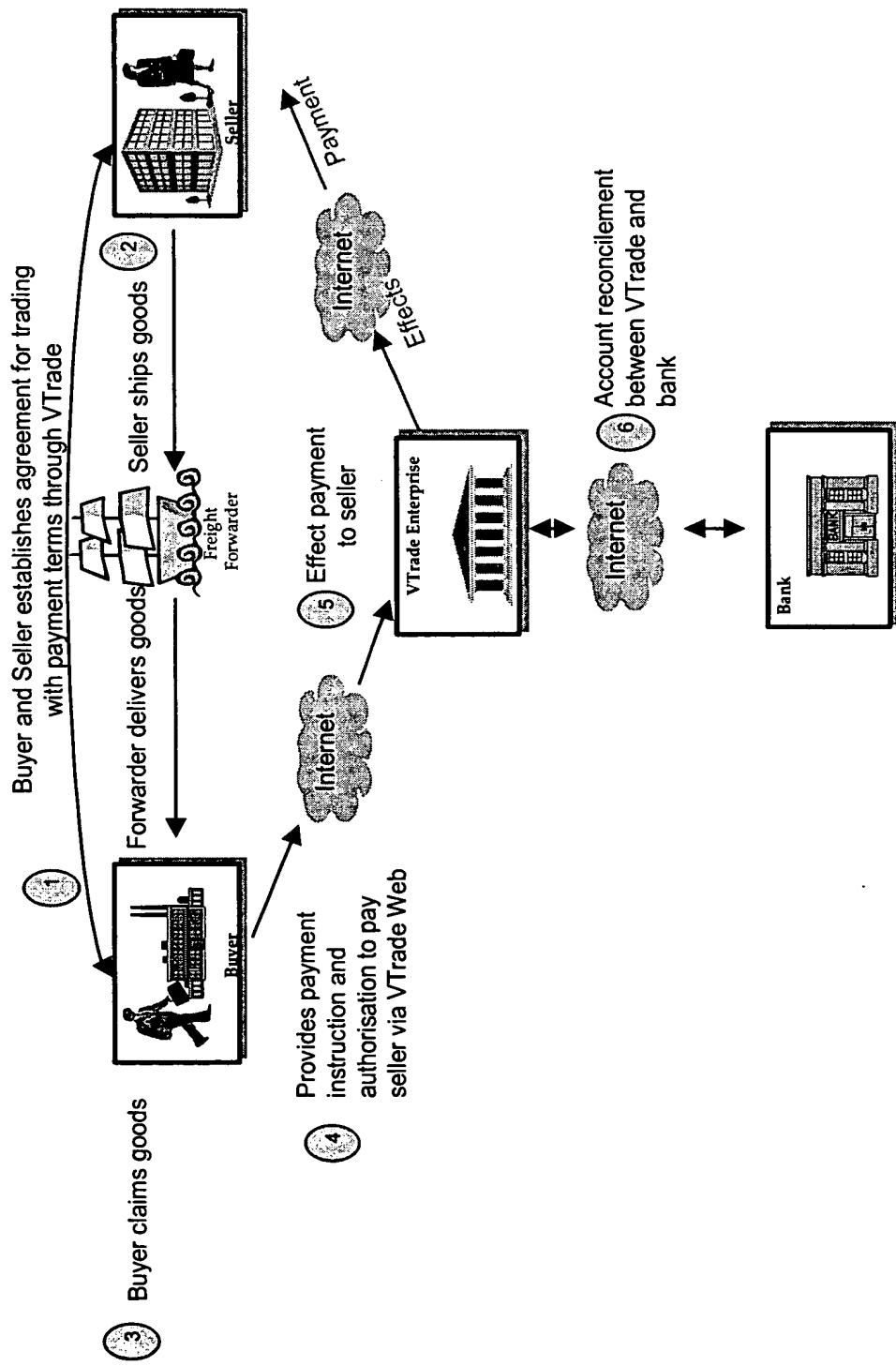


Figure 22



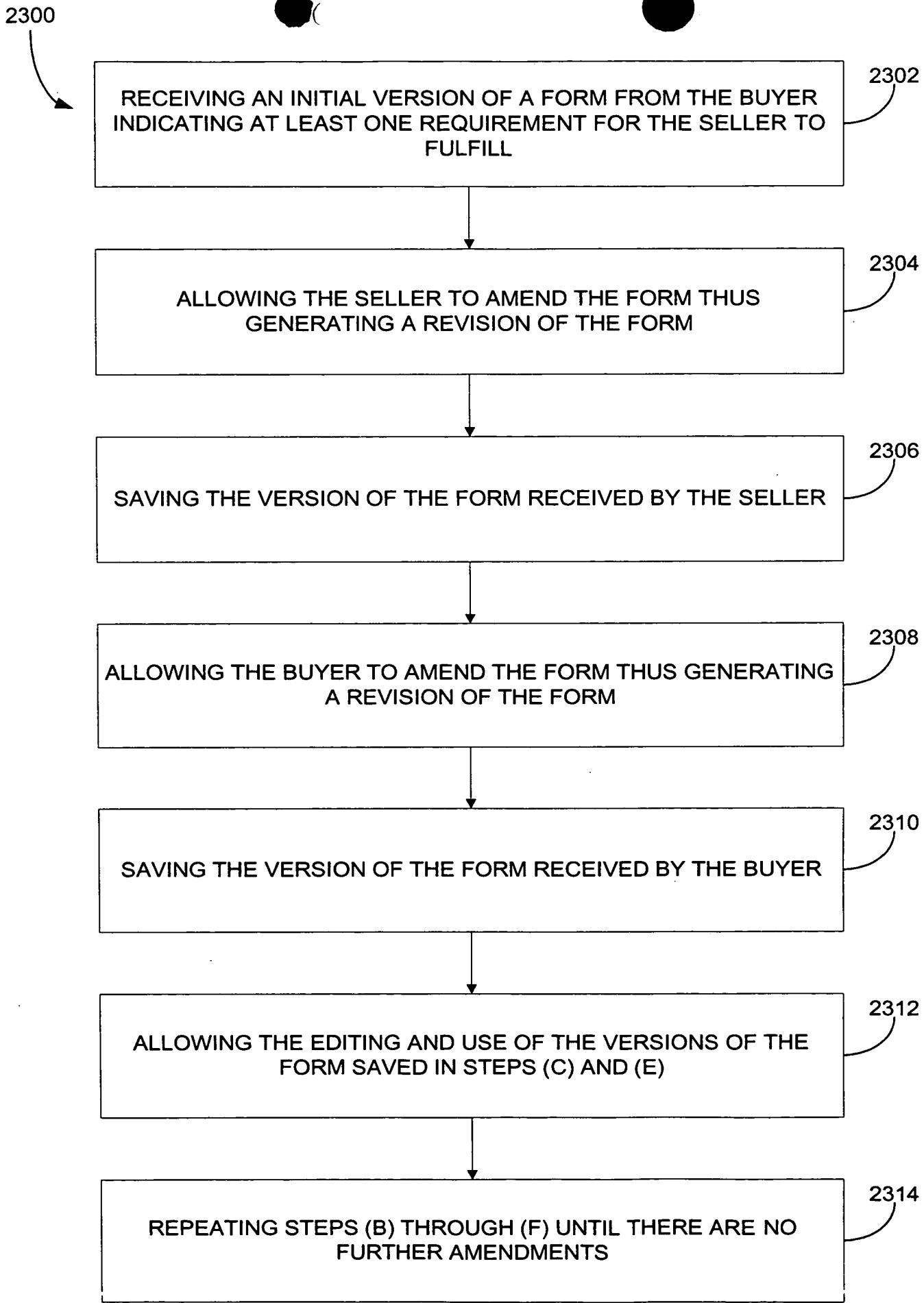


Figure 23

| VTrade Purchase Order | | | | | |
|--|--|----------------------|----------------------|---|--|
| Proforma Invoice (POPI) | | | | | |
| Transaction Reference & Date : | <hr/> <hr/> | | | | |
| VTrade Account No : | <hr/> <hr/> | | | | |
| Buyer & Buyer's Business e-Mail : | <hr/> <hr/> | | | | |
| Visa Online Seller No : | <hr/> <hr/> | | | | |
| Seller & Seller's Business e-Mail : | <hr/> <hr/> | | | | |
| <p align="center">Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement</p> | | | | | |
| <table border="1"> <thead> <tr> <th align="center">Buyer's Requirements</th> <th align="center">Seller's Fulfillment</th> </tr> </thead> <tbody> <tr> <td align="center"> <input type="checkbox"/> Expiry date of Purchase Order Commitment (30 days) <input type="checkbox"/> Goods Description <input type="checkbox"/> Quantity/Unit <input type="checkbox"/> Unit Price <input type="checkbox"/> Invoice Amount <input type="checkbox"/> Terms of Payment (Sight Usance) <input type="checkbox"/> Terms of Insurance coverage (FOB/CIF) <input type="checkbox"/> Name of Shipper/Exporter <input type="checkbox"/> Port of Loading <input type="checkbox"/> Port of Discharge <input type="checkbox"/> Carrier <input type="checkbox"/> Latest Shipment Date </td> <td align="center"> If yes, tick on box. <input type="checkbox"/> If no, <input type="checkbox"/> If no </td> </tr> </tbody> </table> | | Buyer's Requirements | Seller's Fulfillment | <input type="checkbox"/> Expiry date of Purchase Order Commitment (30 days) <input type="checkbox"/> Goods Description <input type="checkbox"/> Quantity/Unit <input type="checkbox"/> Unit Price <input type="checkbox"/> Invoice Amount <input type="checkbox"/> Terms of Payment (Sight Usance) <input type="checkbox"/> Terms of Insurance coverage (FOB/CIF) <input type="checkbox"/> Name of Shipper/Exporter <input type="checkbox"/> Port of Loading <input type="checkbox"/> Port of Discharge <input type="checkbox"/> Carrier <input type="checkbox"/> Latest Shipment Date | If yes, tick on box. <input type="checkbox"/> If no, <input type="checkbox"/> If no |
| Buyer's Requirements | Seller's Fulfillment | | | | |
| <input type="checkbox"/> Expiry date of Purchase Order Commitment (30 days) <input type="checkbox"/> Goods Description <input type="checkbox"/> Quantity/Unit <input type="checkbox"/> Unit Price <input type="checkbox"/> Invoice Amount <input type="checkbox"/> Terms of Payment (Sight Usance) <input type="checkbox"/> Terms of Insurance coverage (FOB/CIF) <input type="checkbox"/> Name of Shipper/Exporter <input type="checkbox"/> Port of Loading <input type="checkbox"/> Port of Discharge <input type="checkbox"/> Carrier <input type="checkbox"/> Latest Shipment Date | If yes, tick on box. <input type="checkbox"/> If no, <input type="checkbox"/> If no | | | | |
| <input type="button" value="Back"/> <input type="button" value="Forward"/> | | | | | |
| Page 1 of 2 | | | | | |

Figure 24A

Figure 24B

| | | | | | | | | | | | | | | | | | |
|--|----------------------|--|--|----------------------|----------------------|---|--|---------------------------|---------------------|--|--|---|--|--|--|--------------------|--|
| <u>VTrade Purchase Order Proforma Invoice (POPI)</u> | | | | | | | | | | | | | | | | | |
| Transaction Reference & Date : _____ | | | | | | | | | | | | | | | | | |
| VTrade Account No : _____ | | | | | | | | | | | | | | | | | |
| Buyer & Buyer's Business e-Mail : _____ | | | | | | | | | | | | | | | | | |
| Visa Online Seller No : _____ | | | | | | | | | | | | | | | | | |
| Seller & Seller's Business e-Mail : _____ | | | | | | | | | | | | | | | | | |
| <i>Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement</i> | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td style="width: 50px; height: 50px;"></td> <td style="width: 50px; height: 50px;"></td> </tr> <tr> <td style="text-align: center;">Seller's Fulfillment</td> <td style="text-align: center;">Buyer's Requirements</td> </tr> <tr> <td colspan="2"> <input type="checkbox"/> Documents required <input type="checkbox"/> Commercial Invoice <input type="checkbox"/> Inspection Certificate <input type="checkbox"/> Packing List <input type="checkbox"/> Insurance Certificate <input type="checkbox"/> Certificate of Origin <input type="checkbox"/> Counselor's Invoice <input type="checkbox"/> Others (Please Indicate) </td> </tr> <tr> <td style="text-align: center;">In Progress Submit</td> <td style="text-align: center;">Final Submit</td> </tr> <tr> <td colspan="2"> <input type="checkbox"/> In Progress Submit <input type="checkbox"/> Final Submit </td> </tr> <tr> <td colspan="2" style="text-align: right;"> AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE </td> </tr> <tr> <td colspan="2" style="text-align: right;"> <input type="button" value="Forward"/> <input type="button" value="Back"/> </td> </tr> <tr> <td colspan="2" style="text-align: right;"> Page 2 of 2 </td> </tr> </table> | | | | Seller's Fulfillment | Buyer's Requirements | <input type="checkbox"/> Documents required <input type="checkbox"/> Commercial Invoice <input type="checkbox"/> Inspection Certificate <input type="checkbox"/> Packing List <input type="checkbox"/> Insurance Certificate <input type="checkbox"/> Certificate of Origin <input type="checkbox"/> Counselor's Invoice <input type="checkbox"/> Others (Please Indicate) | | In Progress Submit | Final Submit | <input type="checkbox"/> In Progress Submit <input type="checkbox"/> Final Submit | | AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE | | <input type="button" value="Forward"/> <input type="button" value="Back"/> | | Page 2 of 2 | |
| | | | | | | | | | | | | | | | | | |
| Seller's Fulfillment | Buyer's Requirements | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Documents required <input type="checkbox"/> Commercial Invoice <input type="checkbox"/> Inspection Certificate <input type="checkbox"/> Packing List <input type="checkbox"/> Insurance Certificate <input type="checkbox"/> Certificate of Origin <input type="checkbox"/> Counselor's Invoice <input type="checkbox"/> Others (Please Indicate) | | | | | | | | | | | | | | | | | |
| In Progress Submit | Final Submit | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> In Progress Submit <input type="checkbox"/> Final Submit | | | | | | | | | | | | | | | | | |
| AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE | | | | | | | | | | | | | | | | | |
| <input type="button" value="Forward"/> <input type="button" value="Back"/> | | | | | | | | | | | | | | | | | |
| Page 2 of 2 | | | | | | | | | | | | | | | | | |

2500

VTrade Combined Purchase Order

Proforma Invoice

Transaction Reference & Date :

VTrade Account No :

Buyer Name :

Visa Online Merchant No :

Merchant/Seller Name :

Buyer and Seller is to agree and sign-off on Combined Purchase Order Proforma Invoice before submission to VTrade Enterprise. This form also becomes part of Buyer and Seller's sales and purchase contract

- | Buyer's Requirements | Seller's Fulfillment |
|---|----------------------|
| <input type="checkbox"/> Expiry date of Purchase Order Commitment <input type="checkbox"/> Goods Description <input type="checkbox"/> Quantity/Unit <input type="checkbox"/> Unit Price <input type="checkbox"/> Invoice Amount <input type="checkbox"/> Terms of Payment <input type="checkbox"/> Terms of insurance coverage (FOB/CIF) <input type="checkbox"/> Name of Shipper/Exporter <input type="checkbox"/> Port of Loading <input type="checkbox"/> Port of Discharge <input type="checkbox"/> Carrier <input type="checkbox"/> Shipment Date <input type="checkbox"/> Documents required Inspection Certificate etc. | |

**AGREEMENT ON OVERALL TERMS
AND CONDITIONS OF PURCHASE
ORDER PROFORMA INVOICE**

0

0

Figure 25

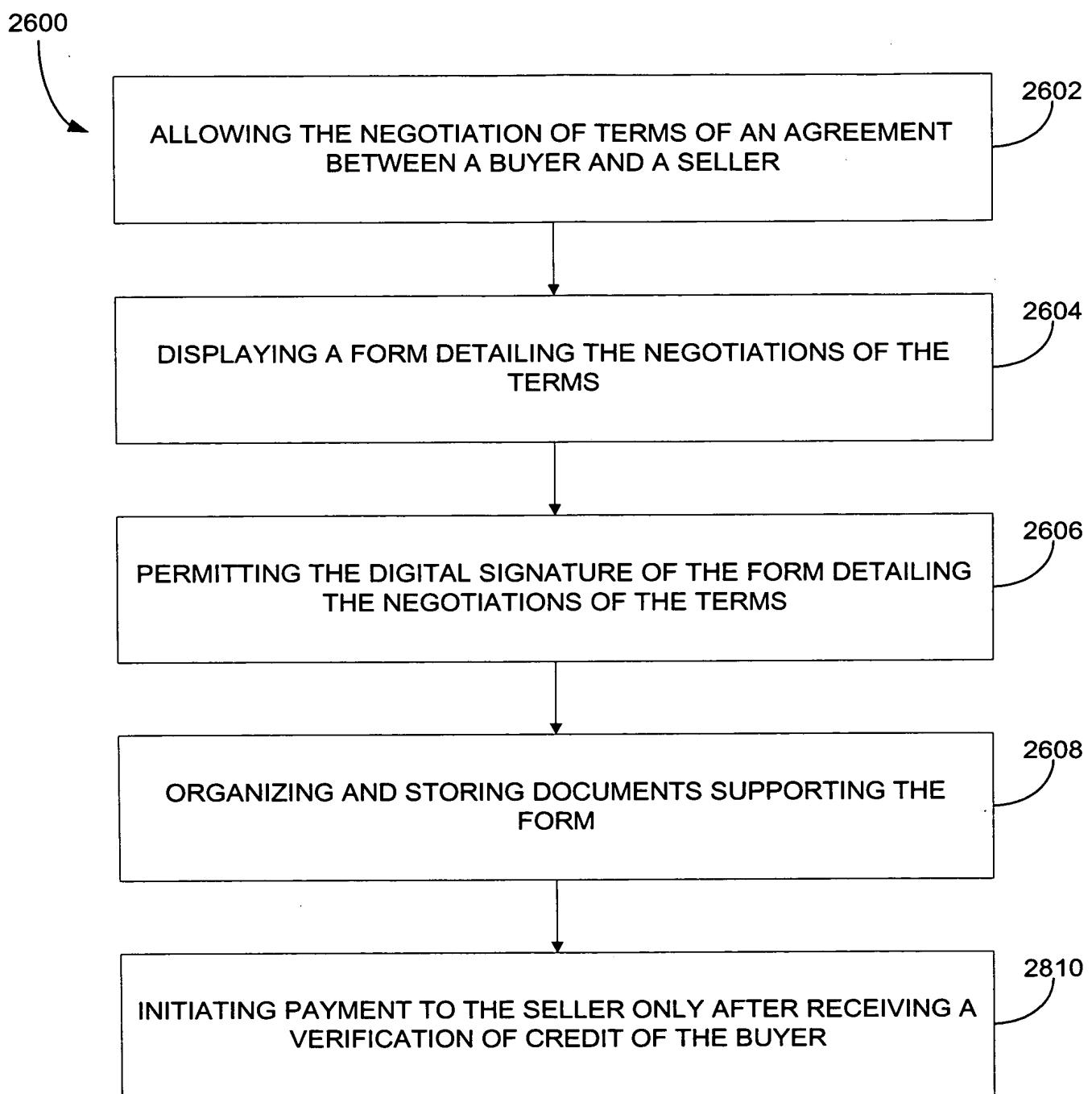


Figure 26

2700

VTrade Electronic Document Checklist

(Main Menu Page)

Transaction Reference & Date : _____
 VTrade Account No : _____
 Buyer Name : _____
 Visa Online Merchant No : _____
 Merchant/Seller Name : _____

Buyer and Seller is to agree on terms of each documents, sign-off next to related documents, and sign-off on Overall Terms of Document Creator before submitting to VTrade Enterprise for processing

Pressing on document icon will bring user to stored document page

VTrade Electronic Submissions

| | <i>Buyer's Signature</i> | <i>Seller's Signature</i> |
|--|--------------------------|---------------------------|
| <input checked="" type="checkbox"/> Bill of Lading/Airwaybill/Truck BL | 0 | 0 |
| <input type="checkbox"/> Commercial Invoice | 0 | 0 |
| <input type="checkbox"/> Insurance Note/Certificate | 0 | 0 |
| <input type="checkbox"/> Packing/Weight List | 0 | 0 |
| <input type="checkbox"/> Others (Please Specify) _____ | 0 | 0 |

Vtrade Hardcopy Submissions

| | | |
|---|---|---|
| <input type="checkbox"/> Commercial Invoice | 0 | 0 |
| <input type="checkbox"/> Certificate of Origin | 0 | 0 |
| <input type="checkbox"/> Custom's Declaration | 0 | 0 |
| <input type="checkbox"/> Counselor's Invoice | 0 | 0 |
| <input type="checkbox"/> Sanctions/Boycott Declarations | 0 | 0 |
| <input type="checkbox"/> Insurance Certificate | 0 | 0 |
| <input type="checkbox"/> Packing/Weight List | 0 | 0 |
| <input type="checkbox"/> Inspection Certificate | 0 | 0 |
| <input type="checkbox"/> Lab Test Report | 0 | 0 |
| <input type="checkbox"/> Beneficiary's Certificate | 0 | 0 |
| <input type="checkbox"/> Others (Please Specify) _____ | 0 | 0 |

AGREEMENT ON OVERALL TERMS AND CONDITIONS OF DOCUMENT CREATOR 0 0

2702

27

Figure 27

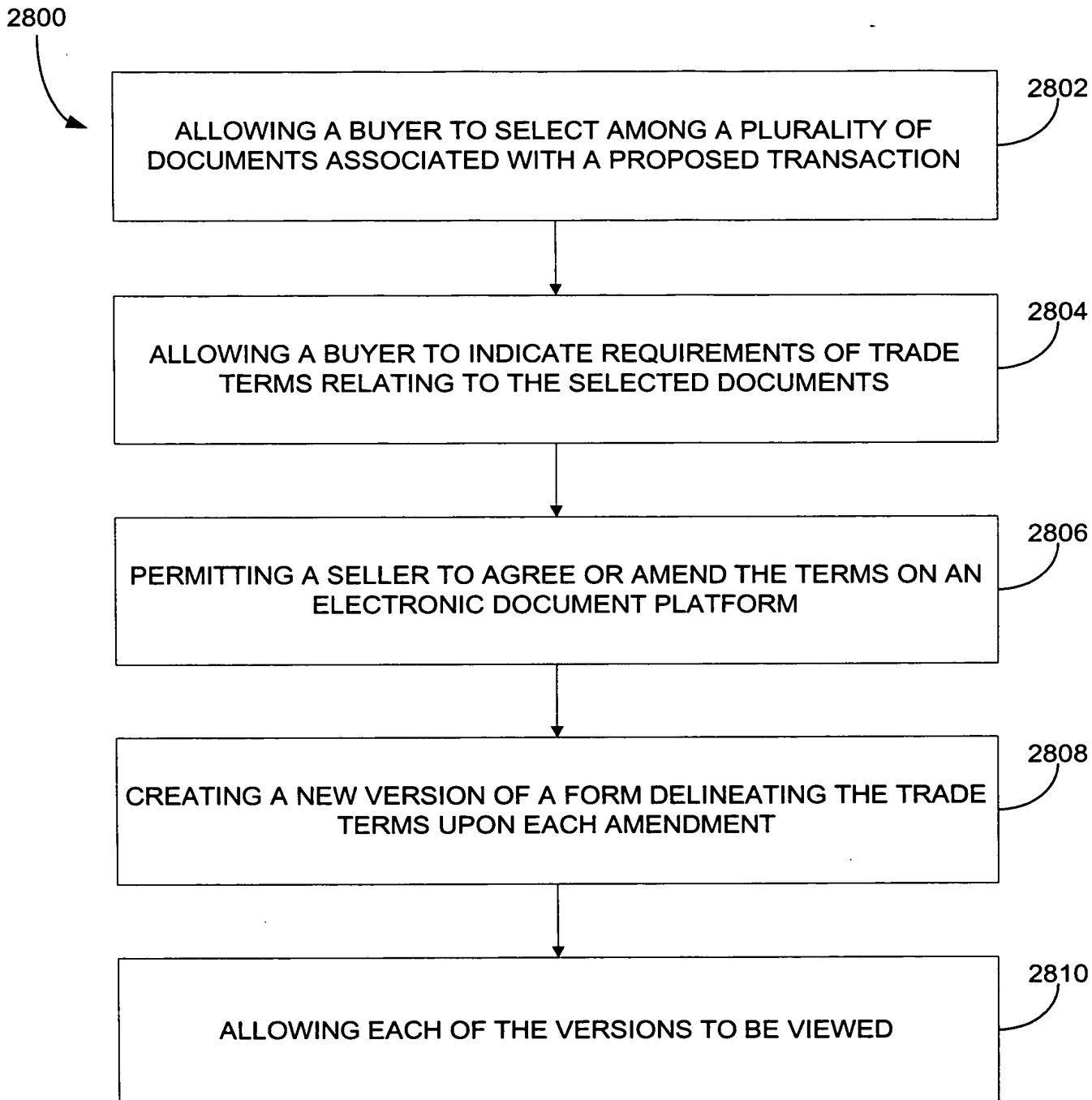


Figure 28

VTrade Electronic Document Creator

(Document Page)

Transaction Reference & Date : _____
 VTrade Card/Account No : _____
 Buyer Name : _____
 Visa Online Merchant No : _____
 Seller Name : _____
 Document Type : **Bill Of Lading**

Importer and Exporter is to negotiate and agree on terms of documents before signing -off on respective documents on Document Creator Main Menu

| <input type="checkbox"/> Name of Shipper <input type="checkbox"/> Consigned to <input type="checkbox"/> Name of Vessel <input type="checkbox"/> Port of Loading <input type="checkbox"/> Port of Discharge <input type="checkbox"/> Place of Delivery <input type="checkbox"/> On Board Date <input type="checkbox"/> Clean On Board <input type="checkbox"/> Shipping Marks <input type="checkbox"/> No. of Packages <input type="checkbox"/> Description of Goods <input type="checkbox"/> Gross Weight <input type="checkbox"/> Measurements <input type="checkbox"/> Freight Charges <input type="checkbox"/> Prepaid <input type="checkbox"/> Collect | Buyer's Requirements | Seller's Fulfillment |
|---|----------------------|----------------------|
| <hr/> ISSUER/MASTER/ CARRIER'S SIGNATURE 0 Date Signed | | |

Figure 29

| | | |
|--|---|--|
| <u>VTrade Document Checklist</u> | | |
| Transaction Reference & Date | : | _____ |
| VTrade Account No | : | _____ |
| Buyer Name | : | _____ |
| Visa Online Merchant No | : | _____ |
| Merchant/Seller Name | : | _____ |
| <i>Buyer and Seller is to agree on terms of each documents, sign-off on checklist after negotiation and finalization on VTrade Web</i> | | |
| <u>VTrade Documents</u> | | <i>Discrepancies Noted</i> |
| Pressing on document icon will bring user to stored document page | | _____ |
| <input checked="" type="checkbox"/> Bill of Lading/Airwaybill/Truck BL | | _____ |
| <input type="checkbox"/> Commerical Invoice | | _____ |
| <input type="checkbox"/> Insurance Note/Certificate | | _____ |
| <input type="checkbox"/> Packing/Weight List | | _____ |
| <input type="checkbox"/> Commercial Invoice | | _____ |
| <input type="checkbox"/> Certificate of Origin | | _____ |
| <input type="checkbox"/> Custom's Declaration | | _____ |
| <input type="checkbox"/> Counselor's Invoice | | _____ |
| <input type="checkbox"/> Sanctions/Boycott Declarations | | _____ |
| <input type="checkbox"/> Lab Test Report | | _____ |
| <input type="checkbox"/> Beneficiary's Certificate | | _____ |
| <input type="checkbox"/> Others (Please Specify) | | _____ |
| <input type="checkbox"/> Others Discrepancies | | _____ |
| Buyer's Signature _____ 0 | | |
| Forward to Bank for Due Diligence | | Payment Authorization to VTrade |
| Page 1 of 1 | | |

Figure 30

Figure 31

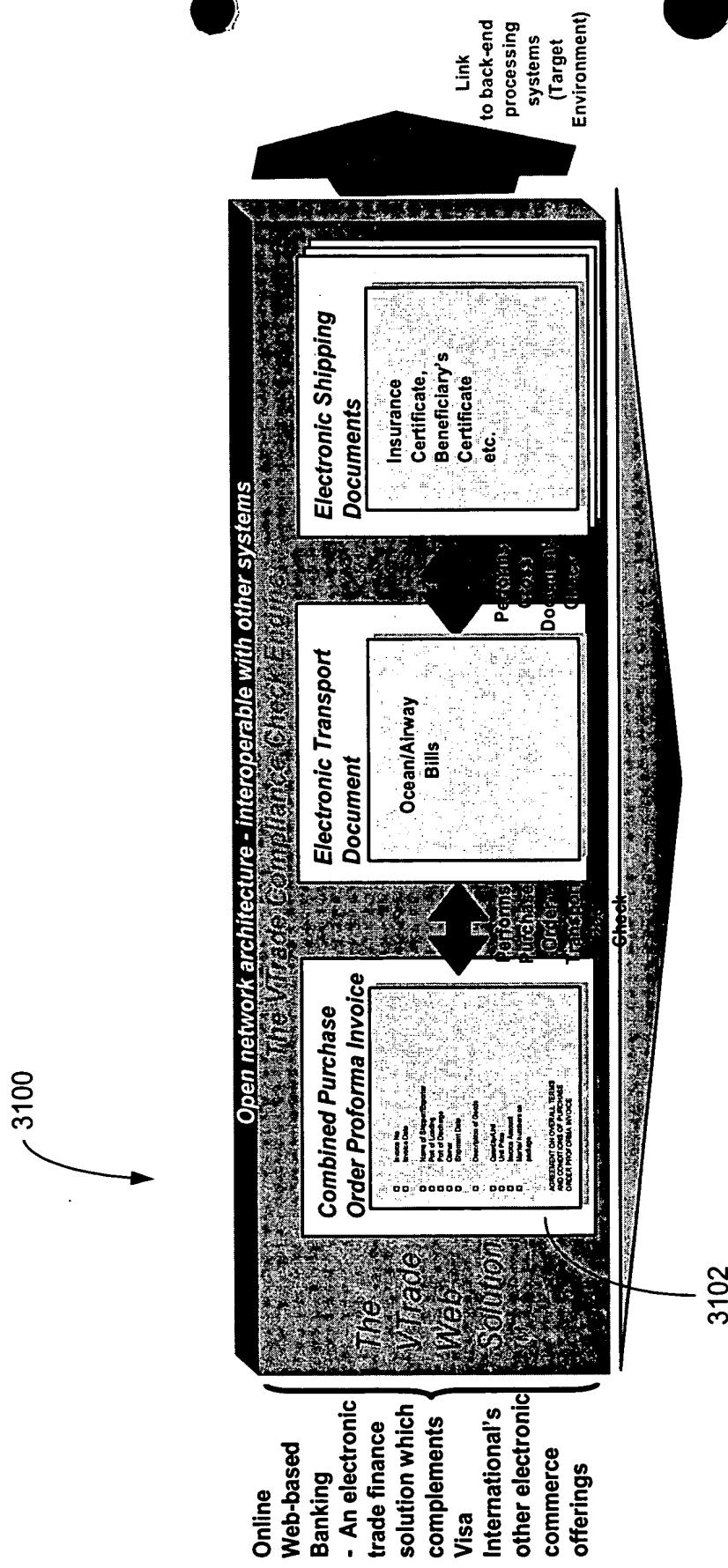


Figure 32

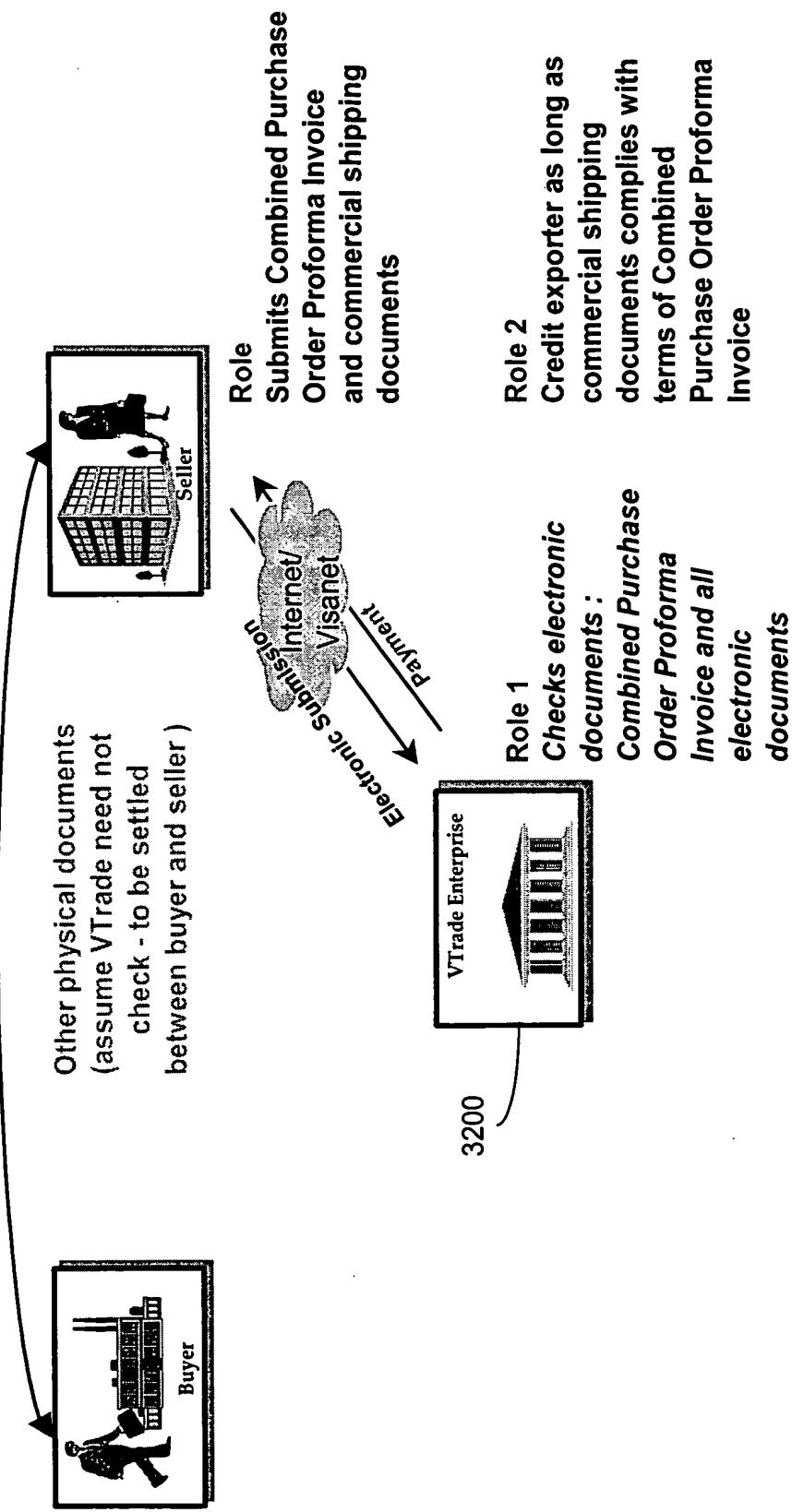


Figure 33

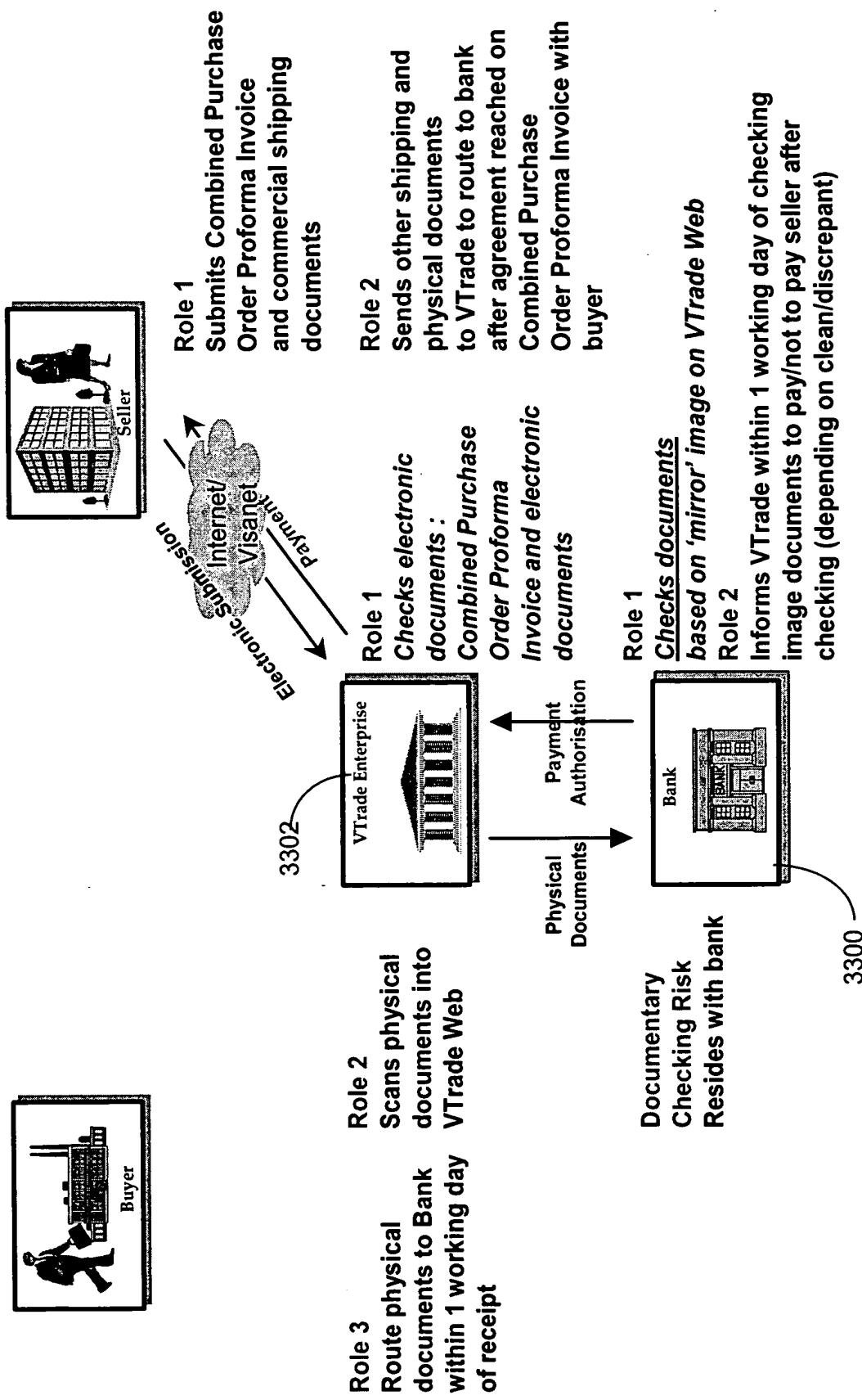


Figure 34

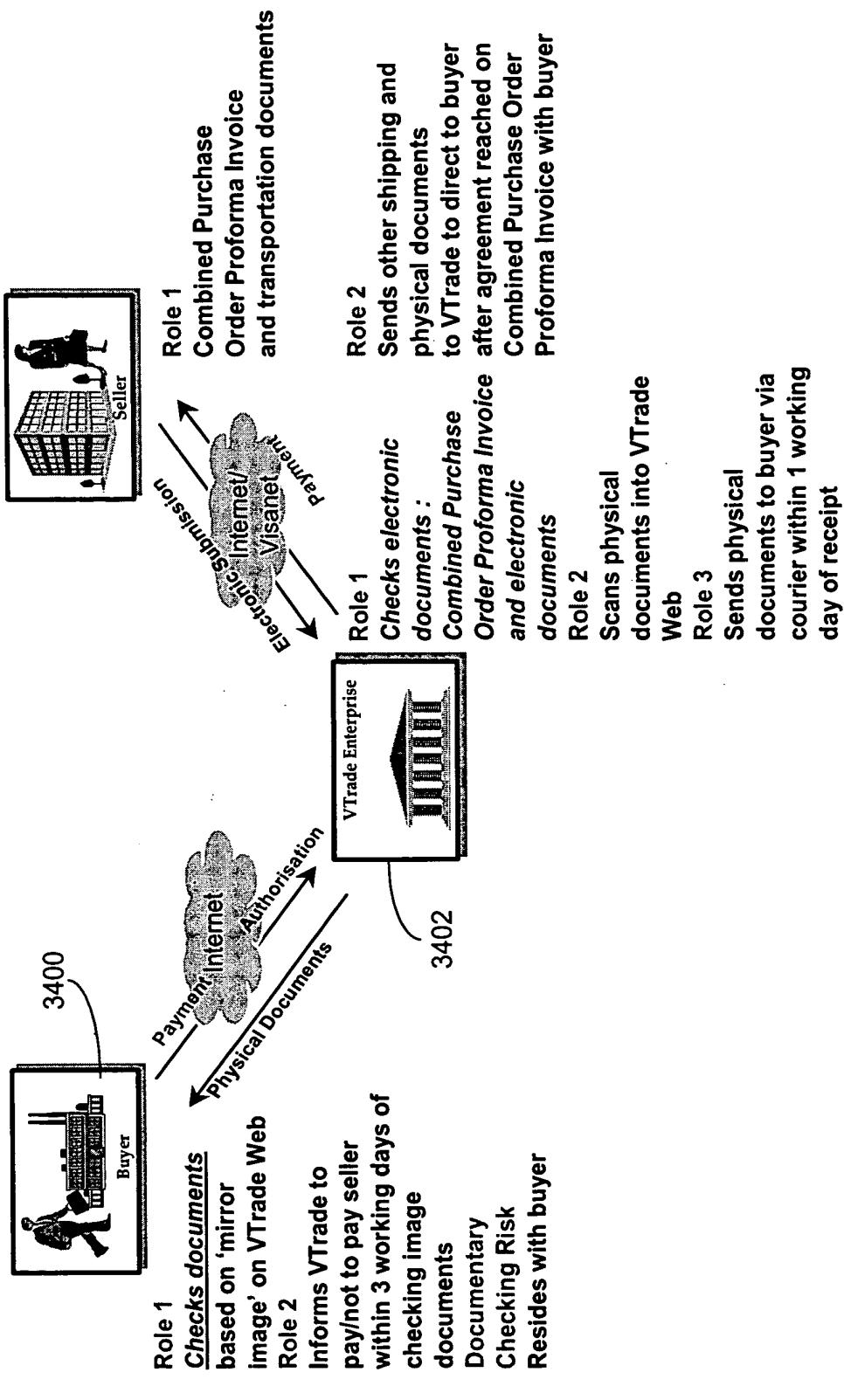


Figure 35

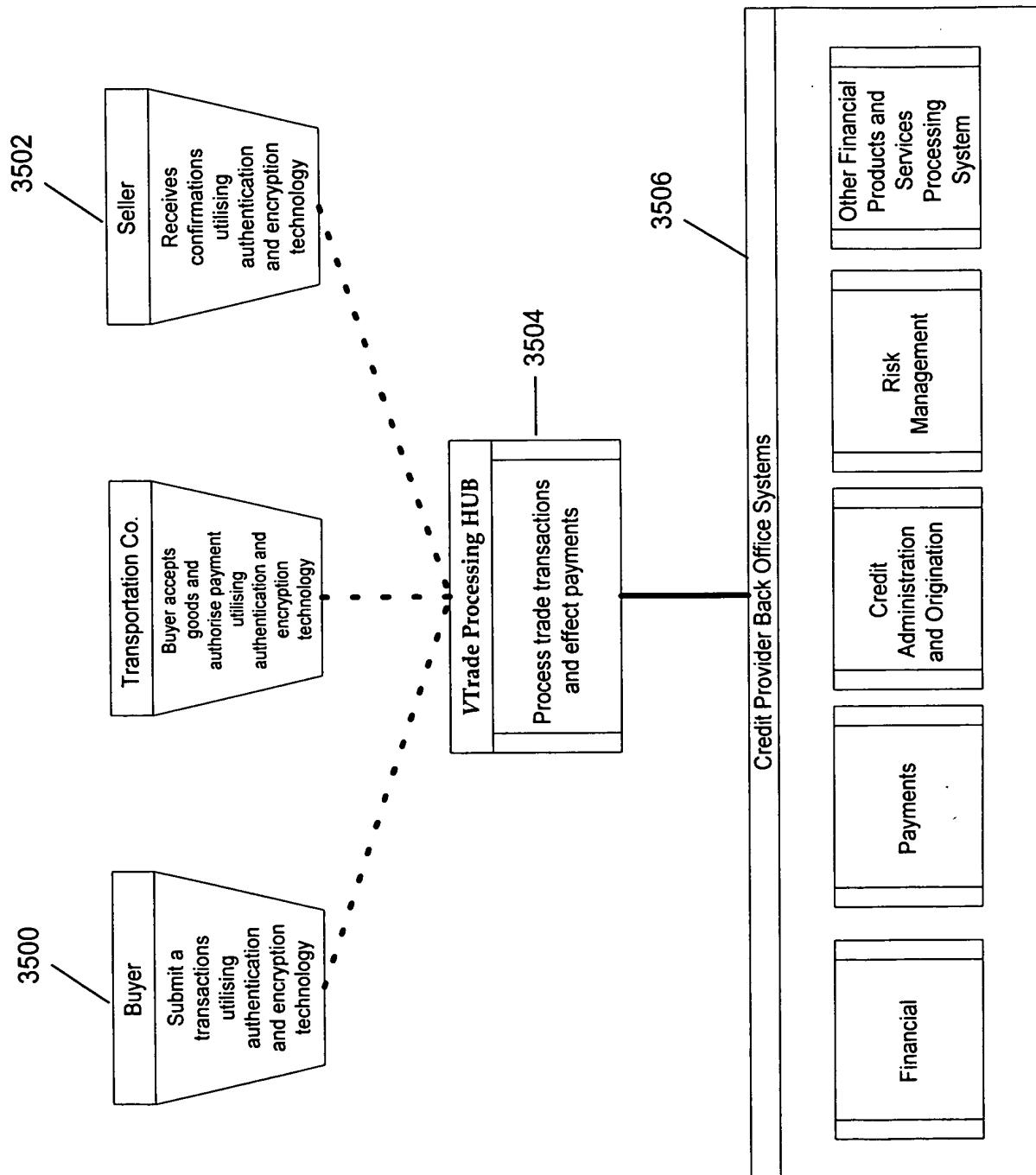


Figure 36

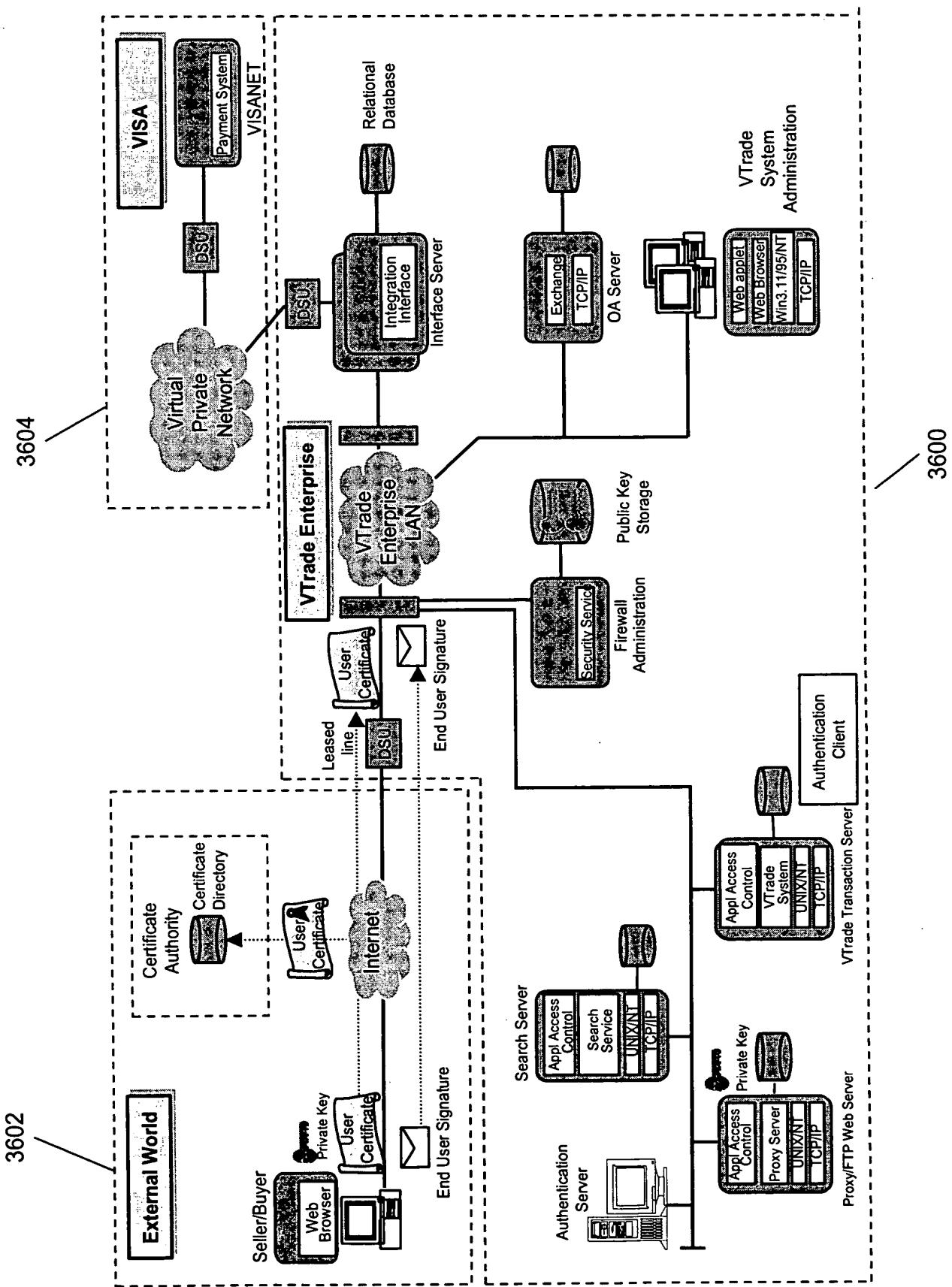


Figure 37

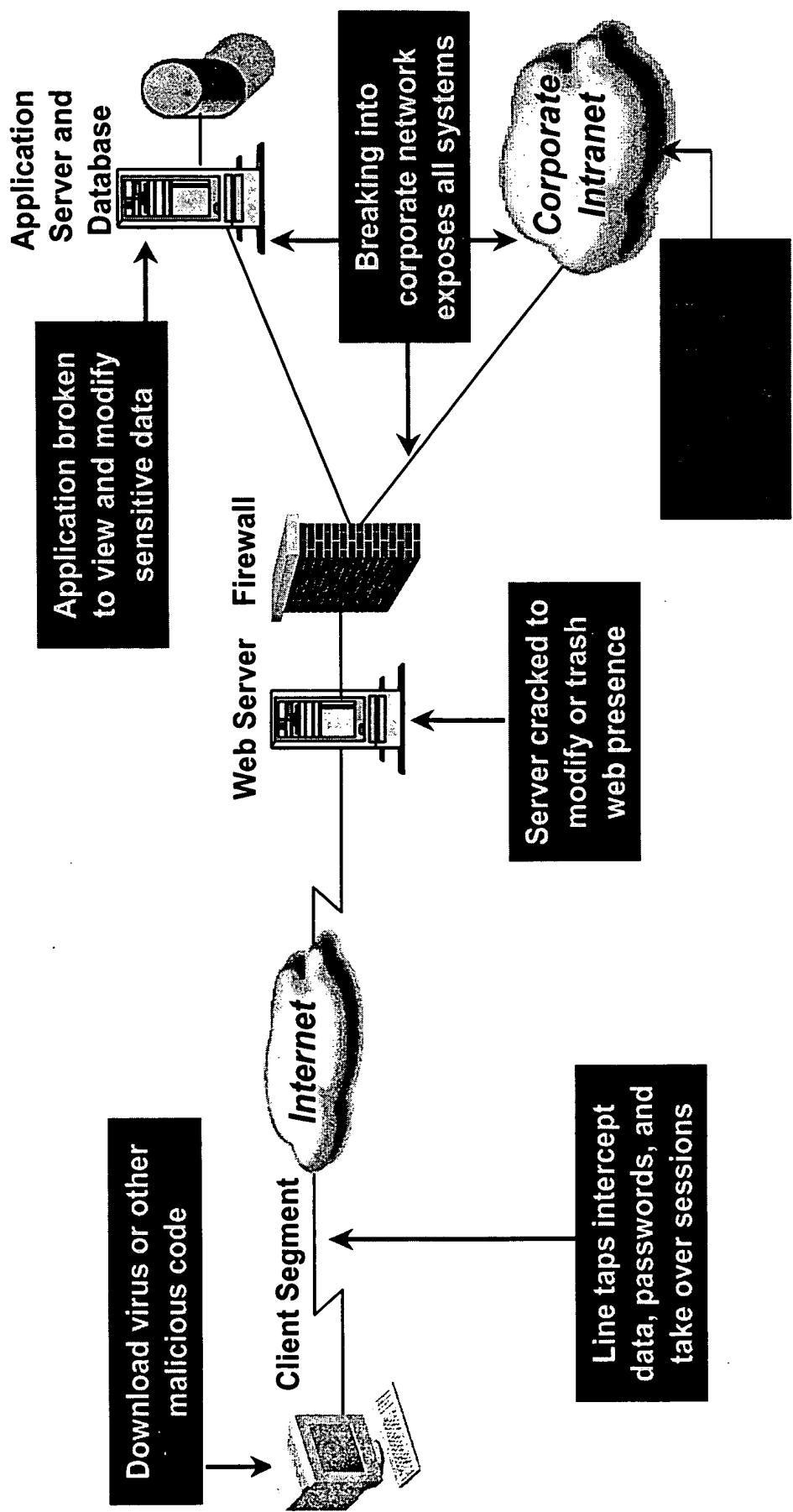


Figure 38

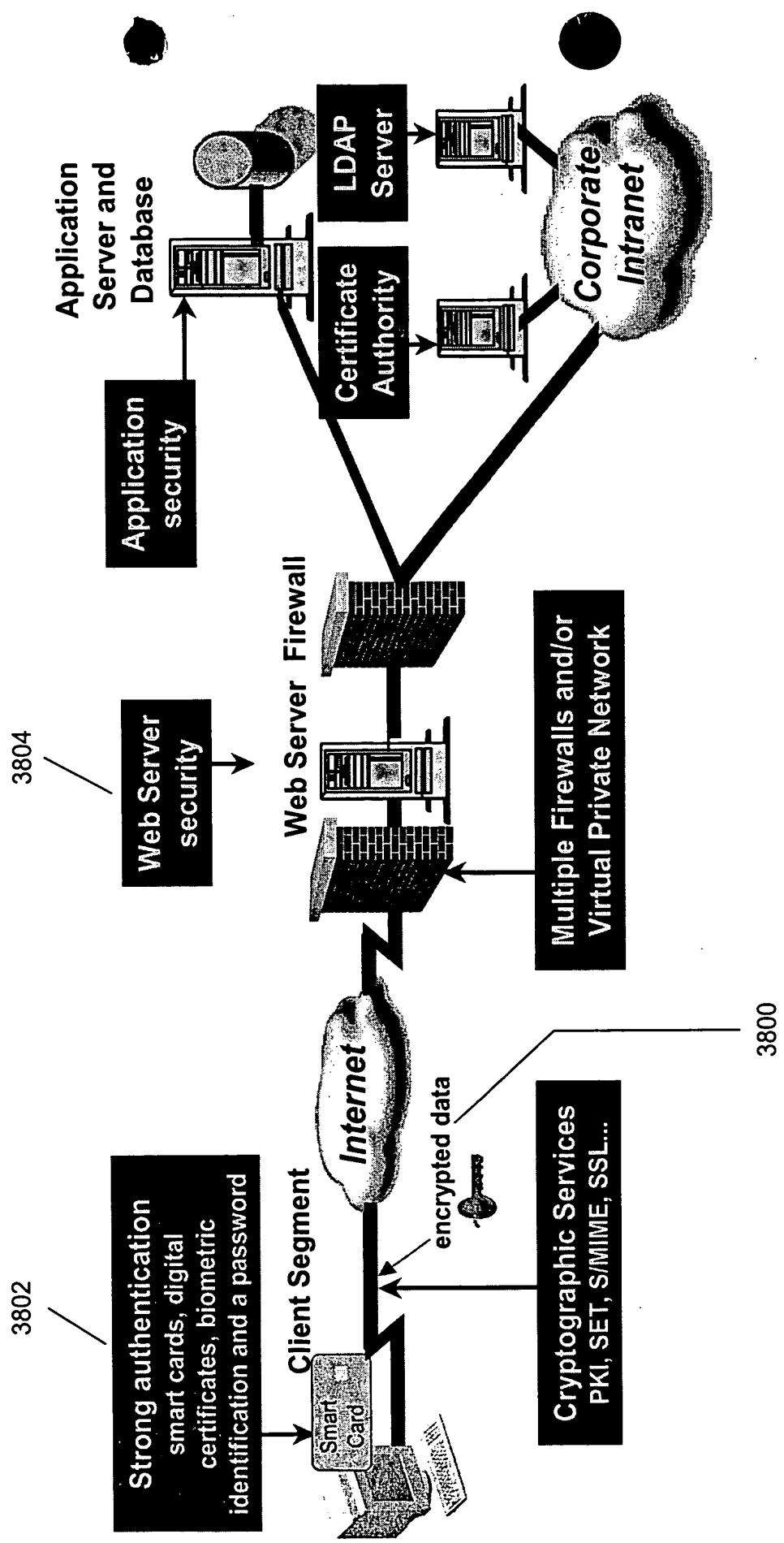
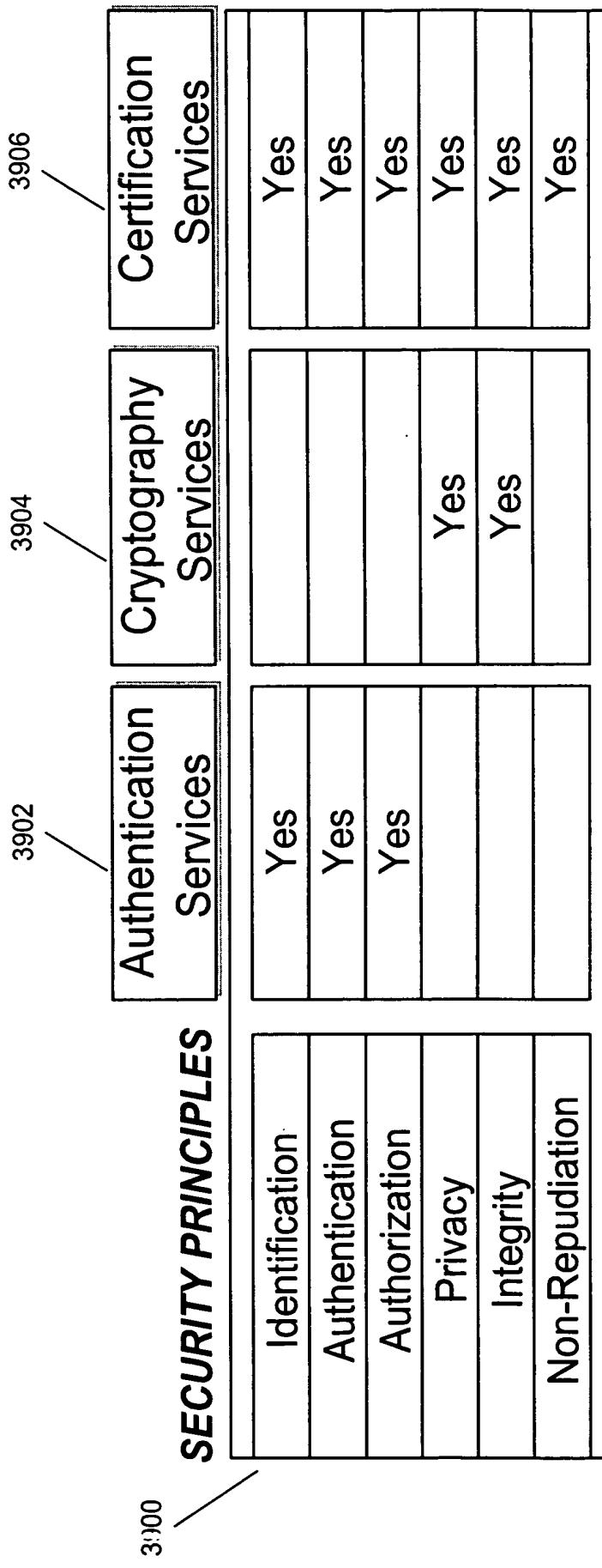


Figure 39

Information Security Management System



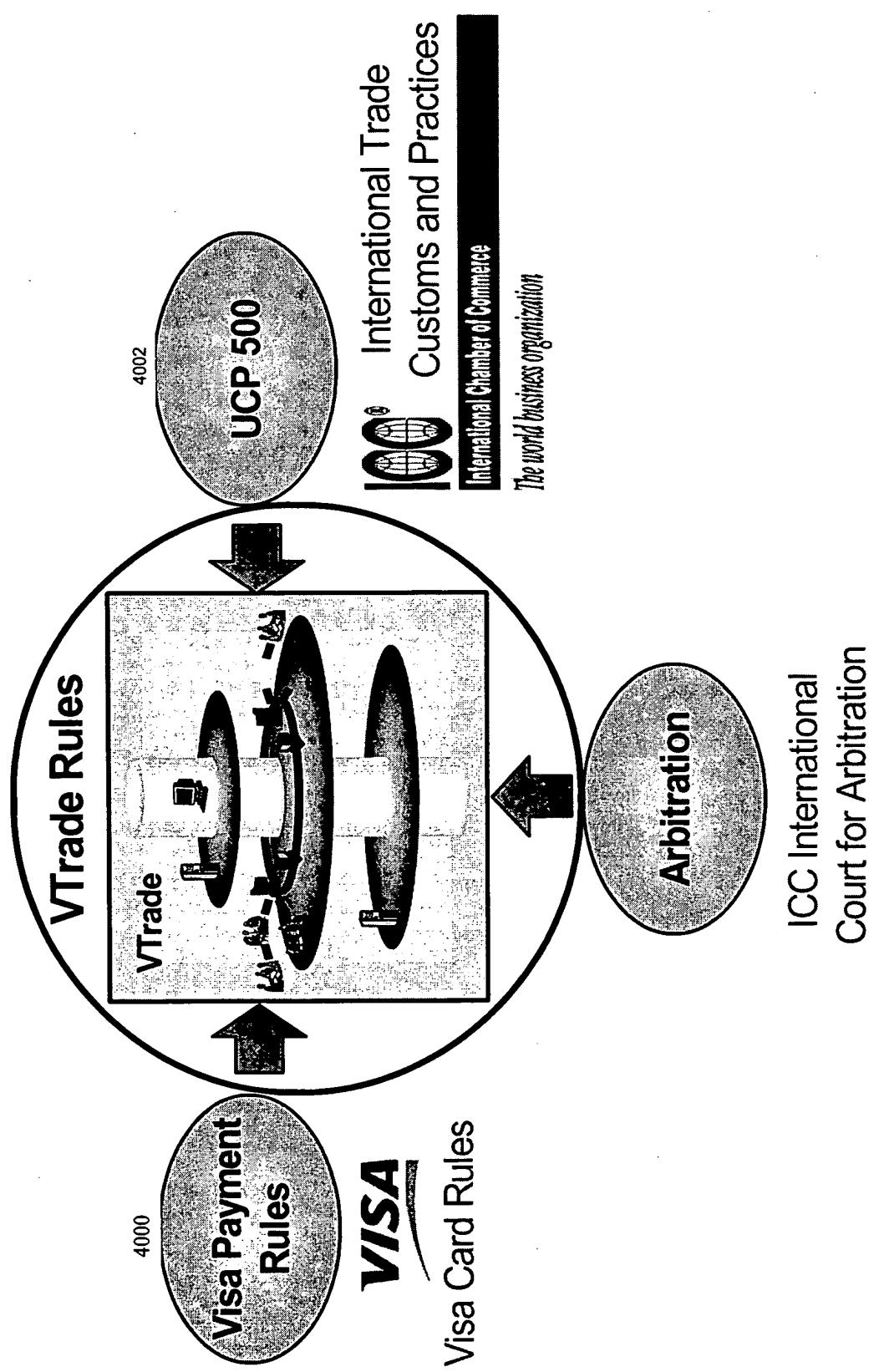
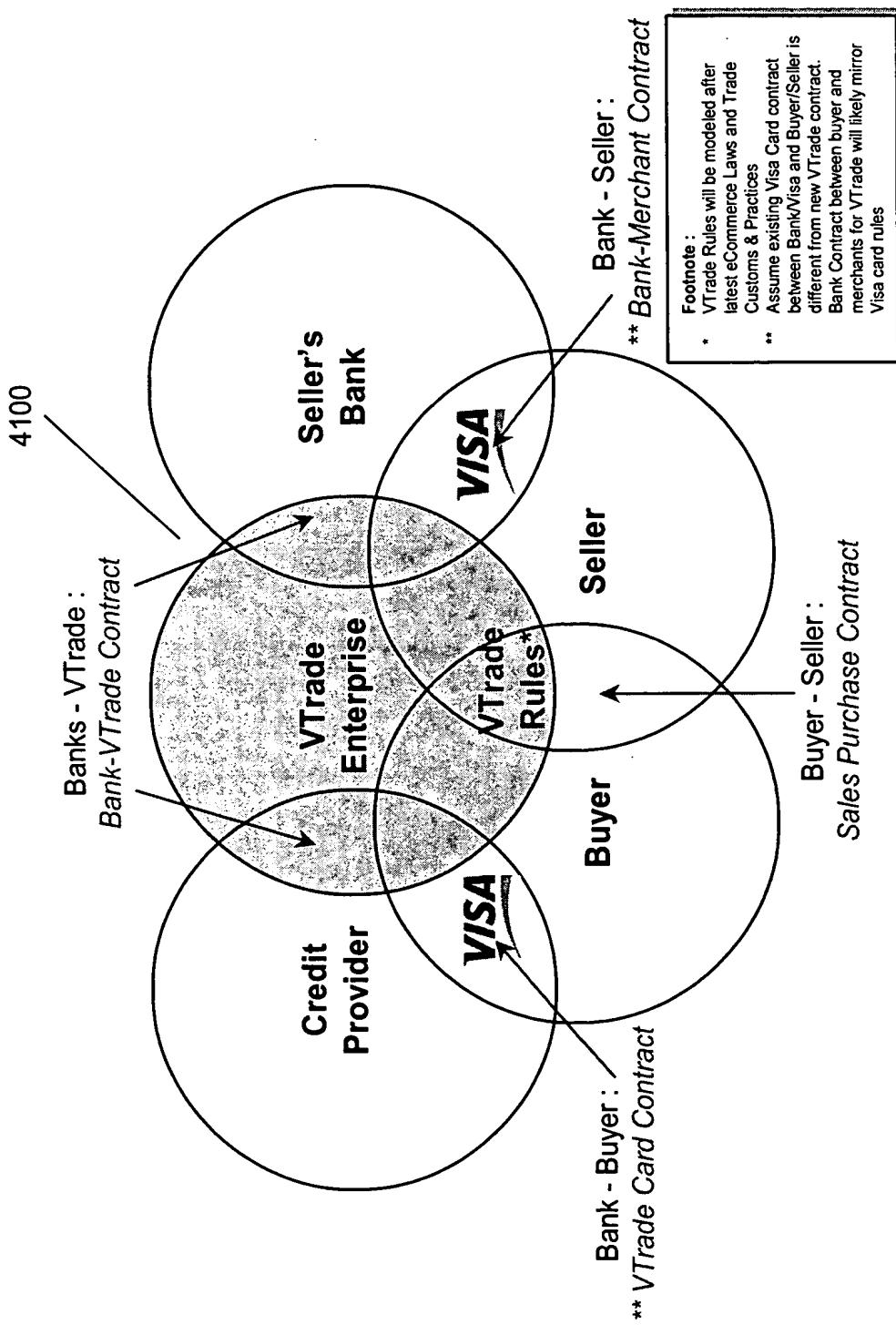
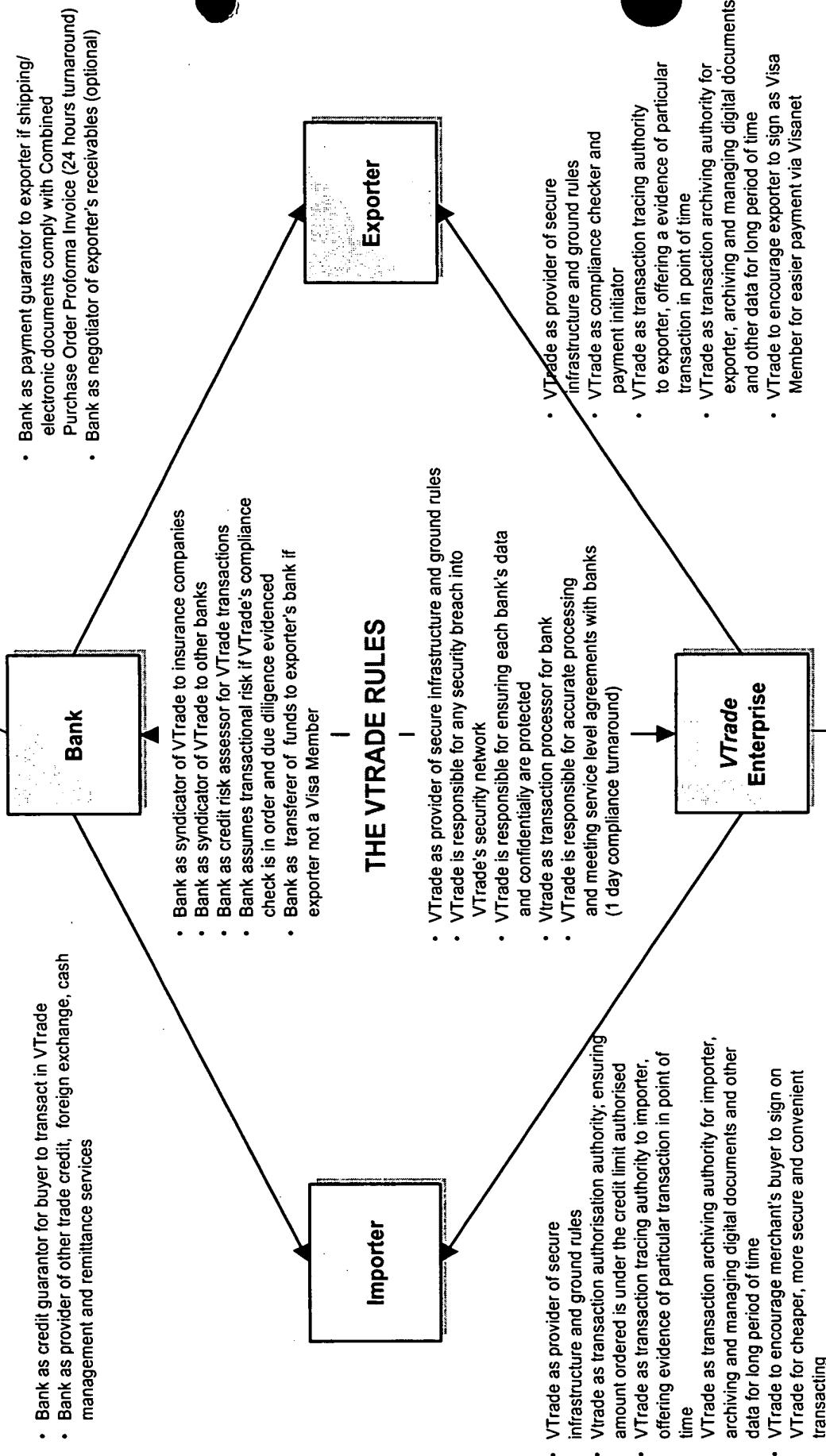


Figure 40

Figure 41



4202



4200

Figure 42

Figure 43

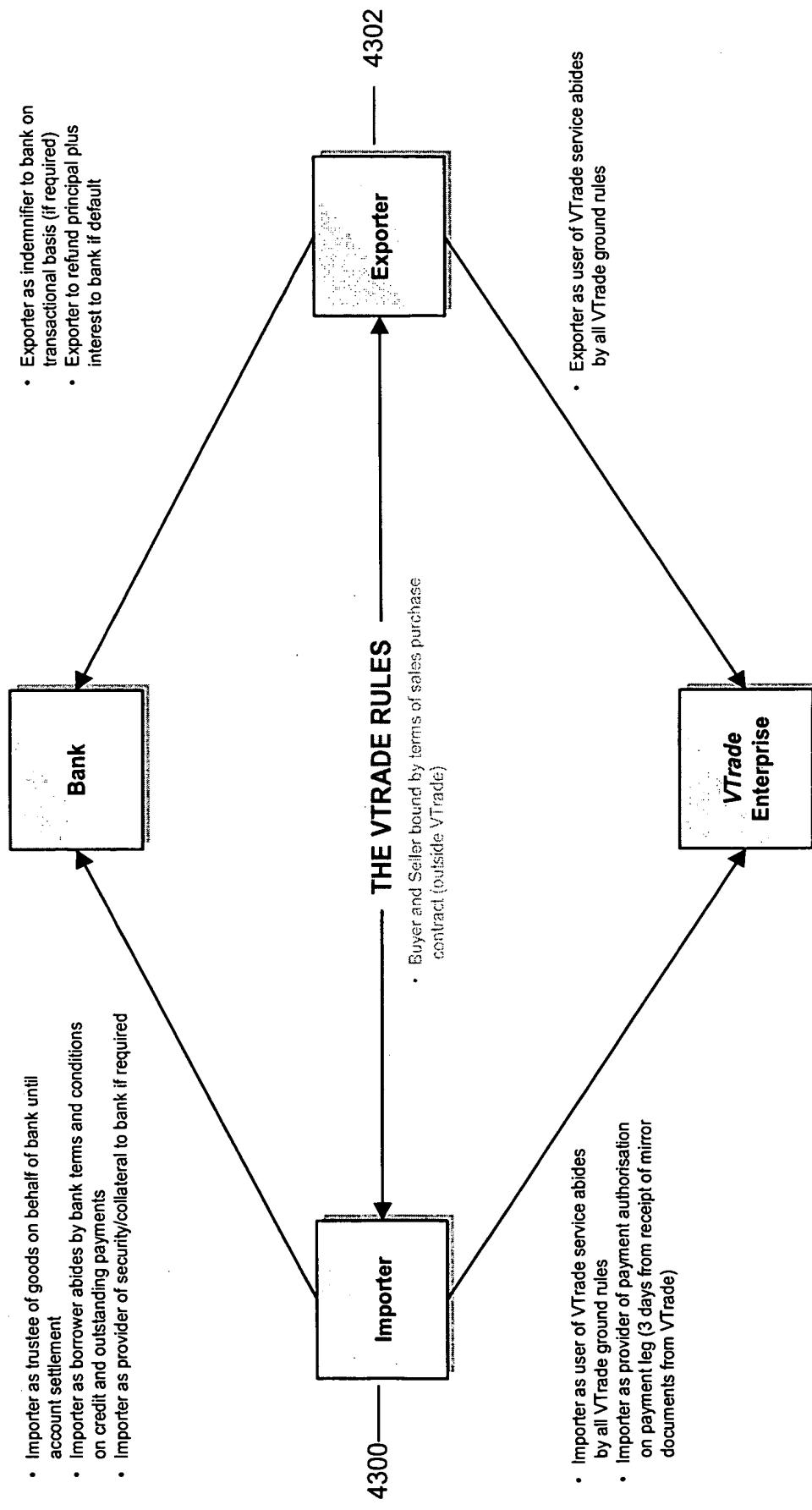


Figure 44

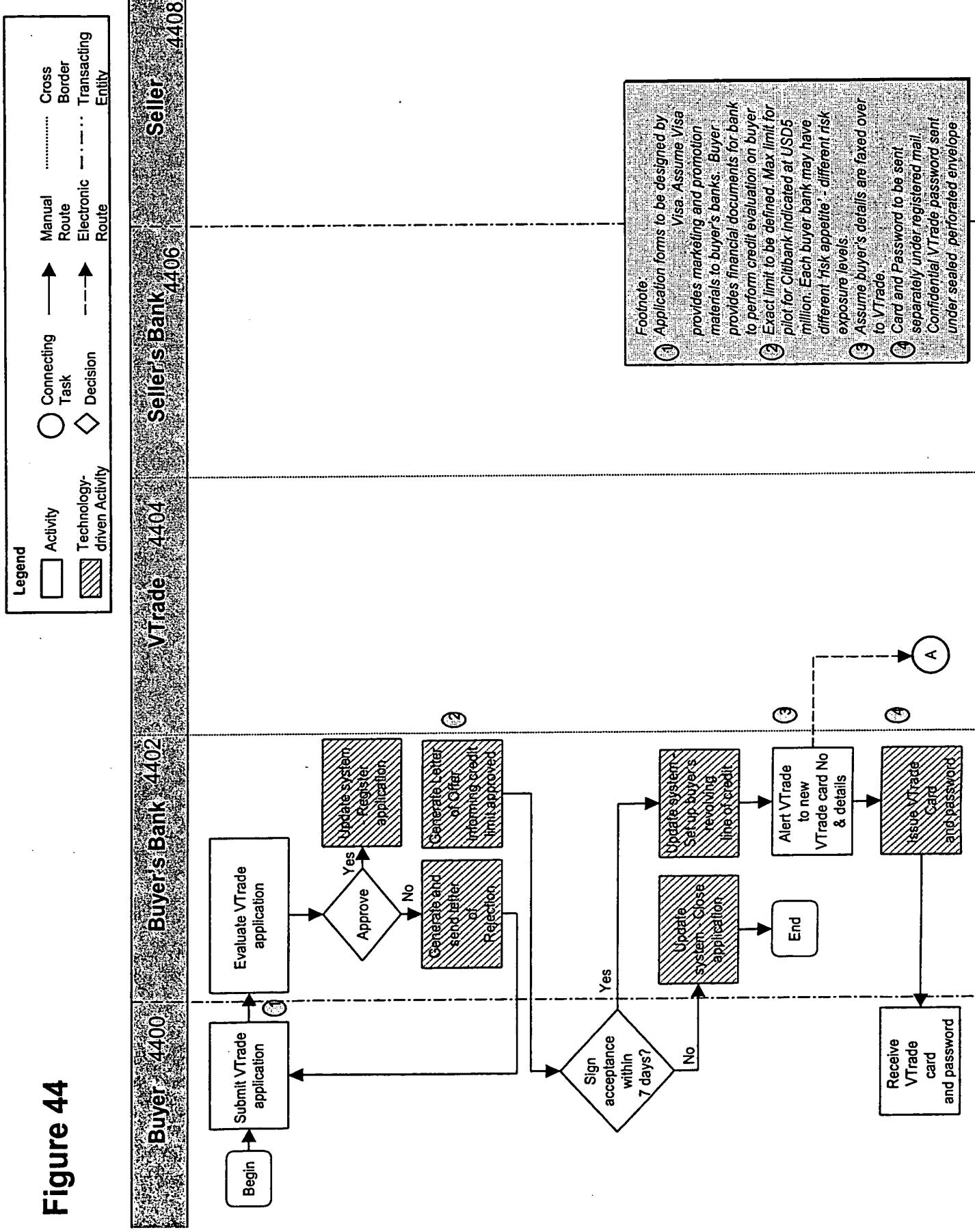


Figure 45

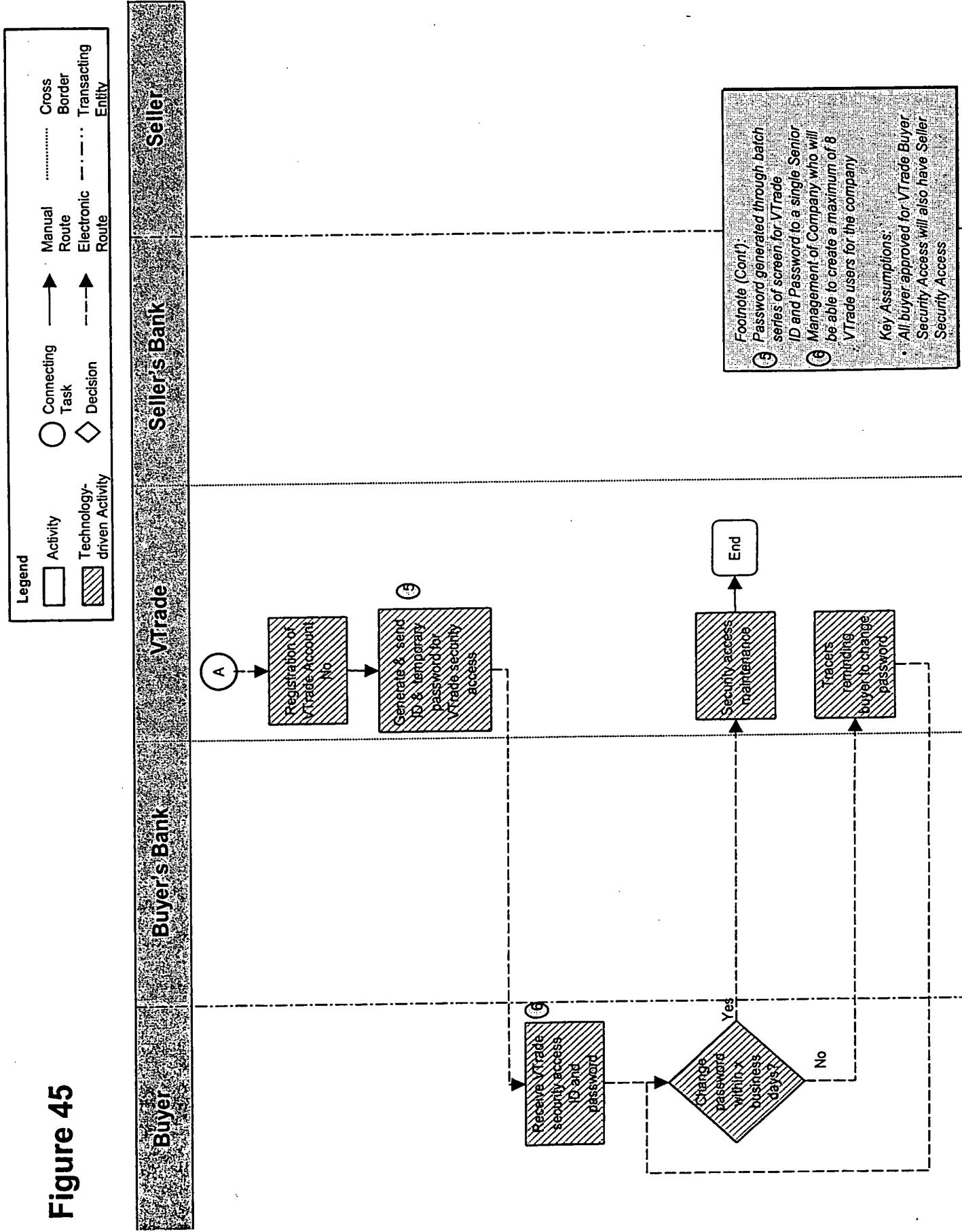


Figure 46

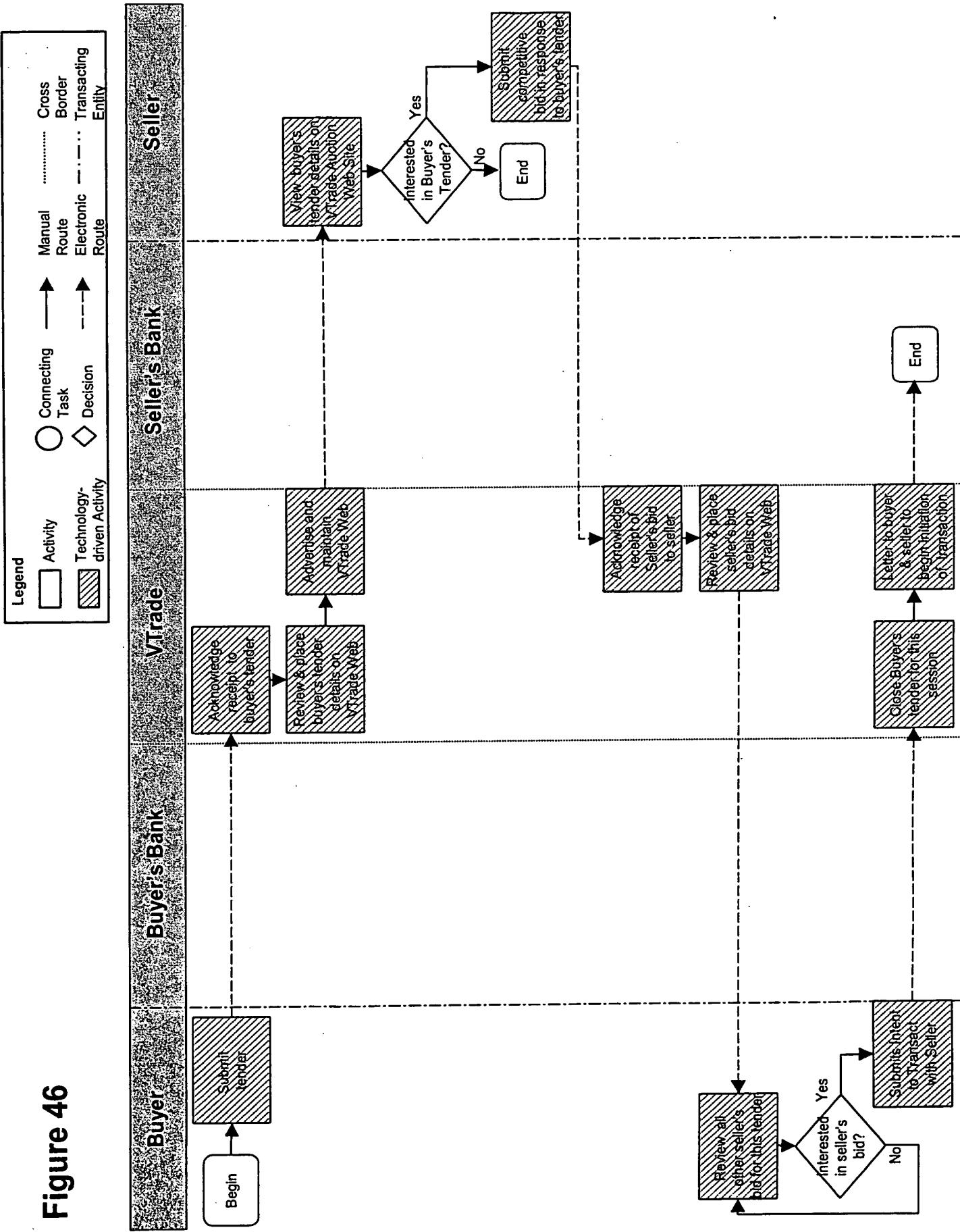


Figure 47

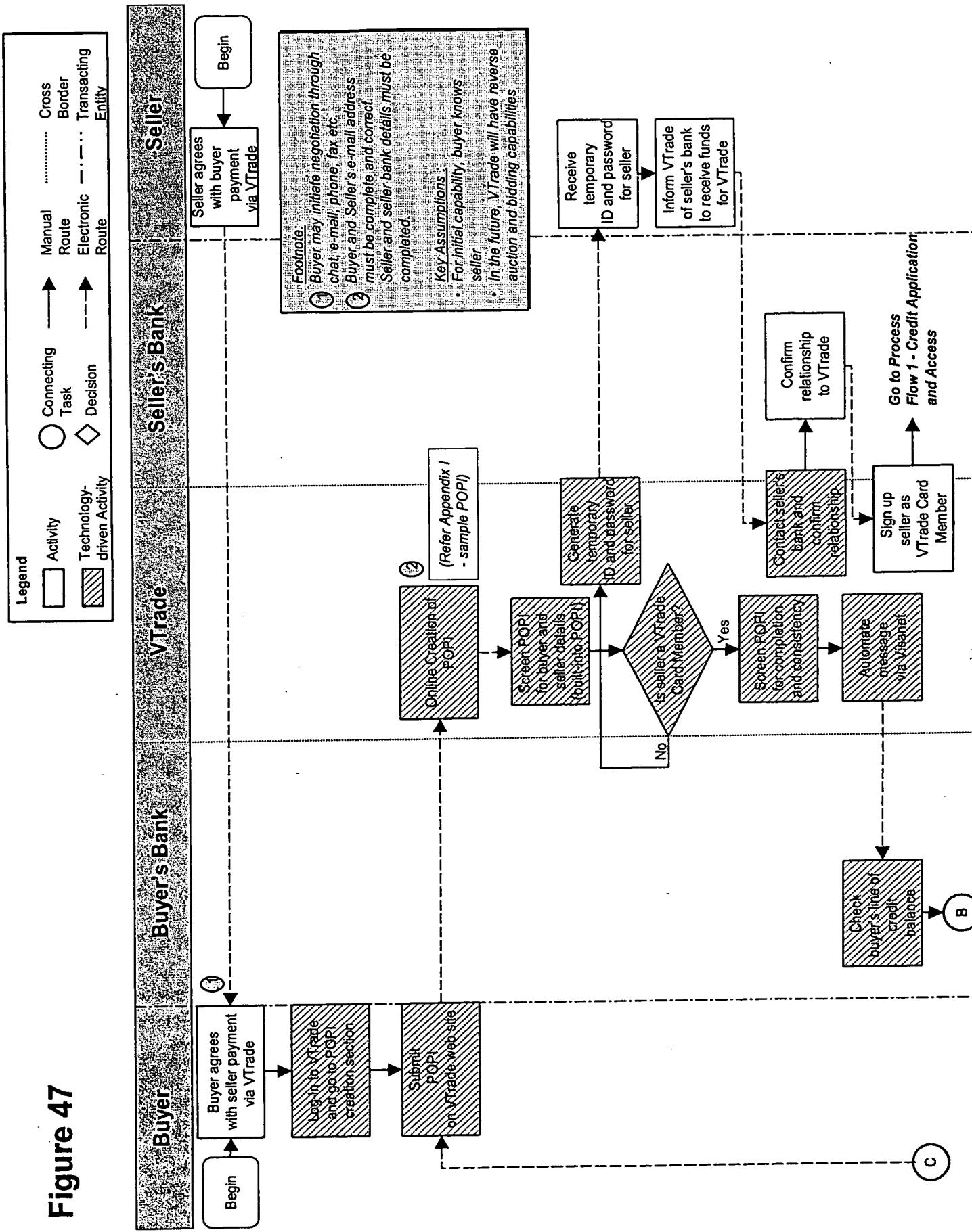


Figure 48

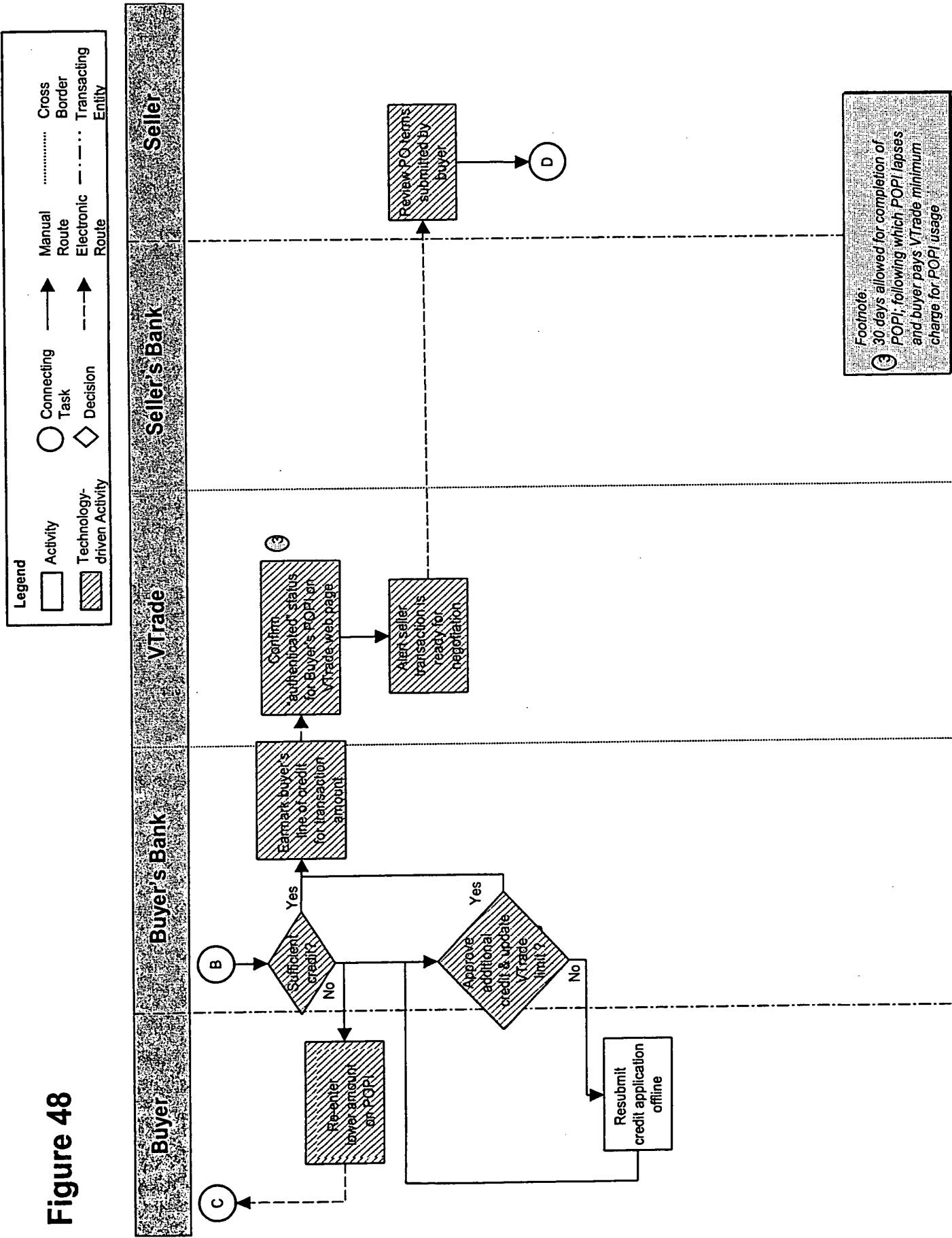


Figure 49

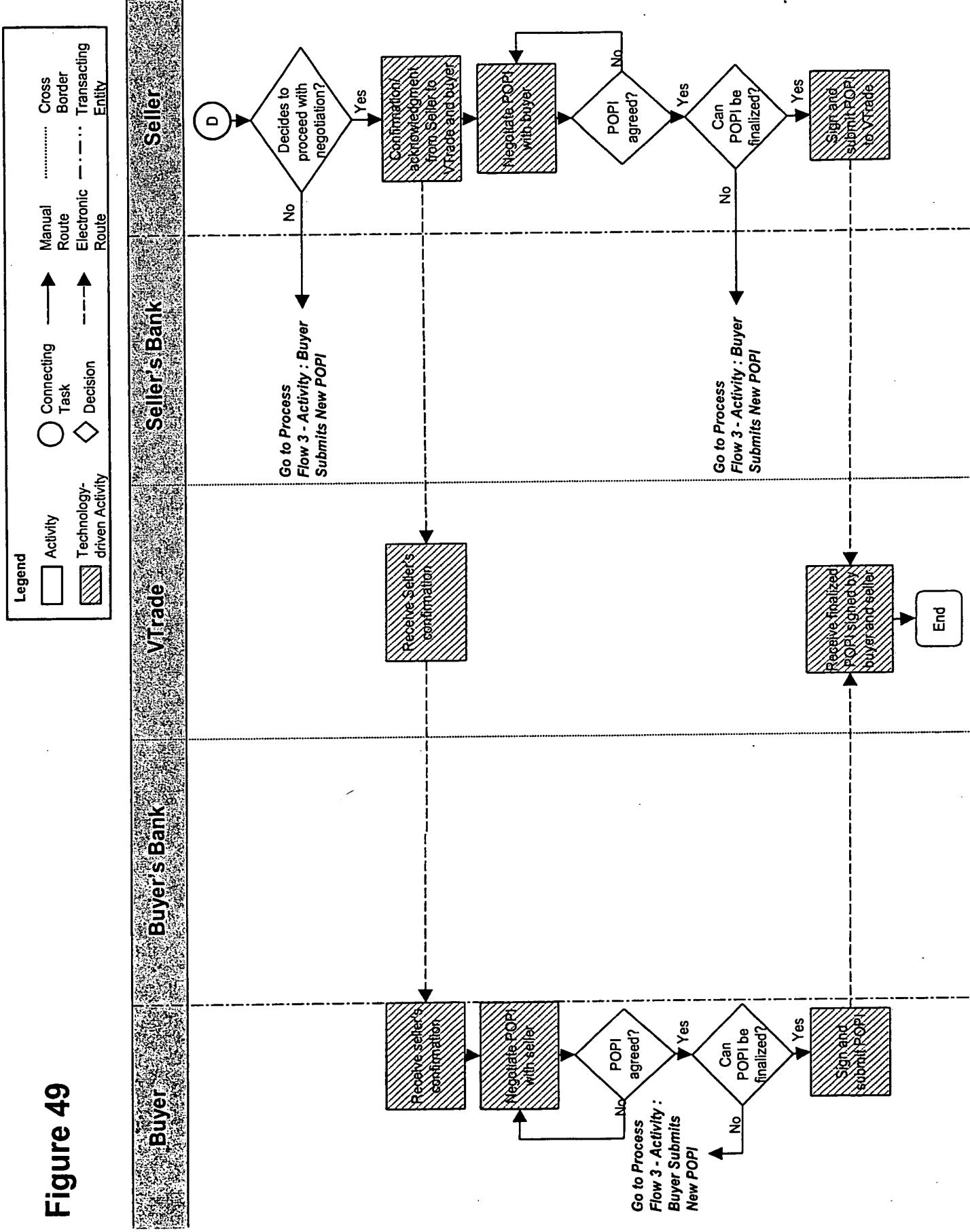


Figure 50

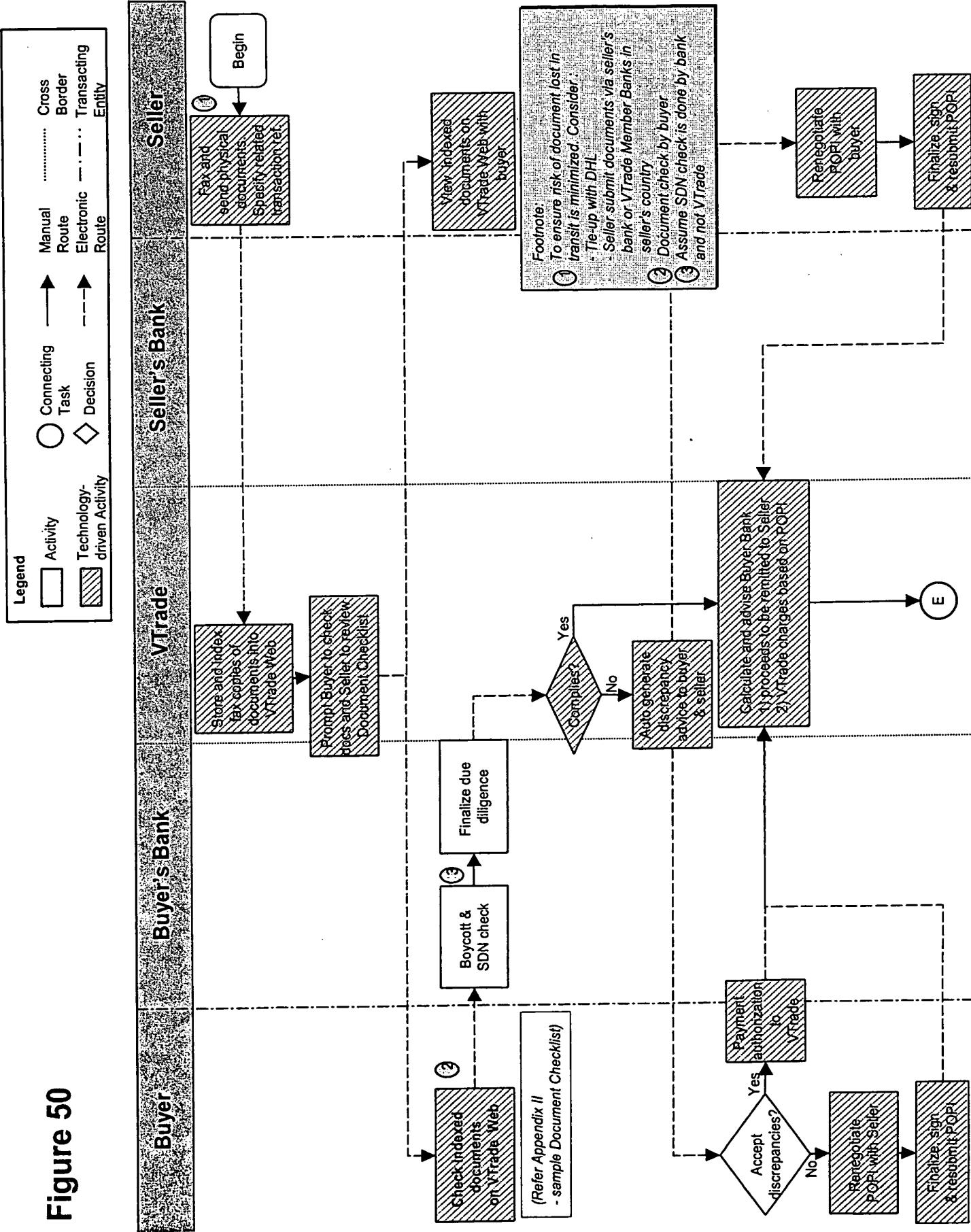


Figure 51

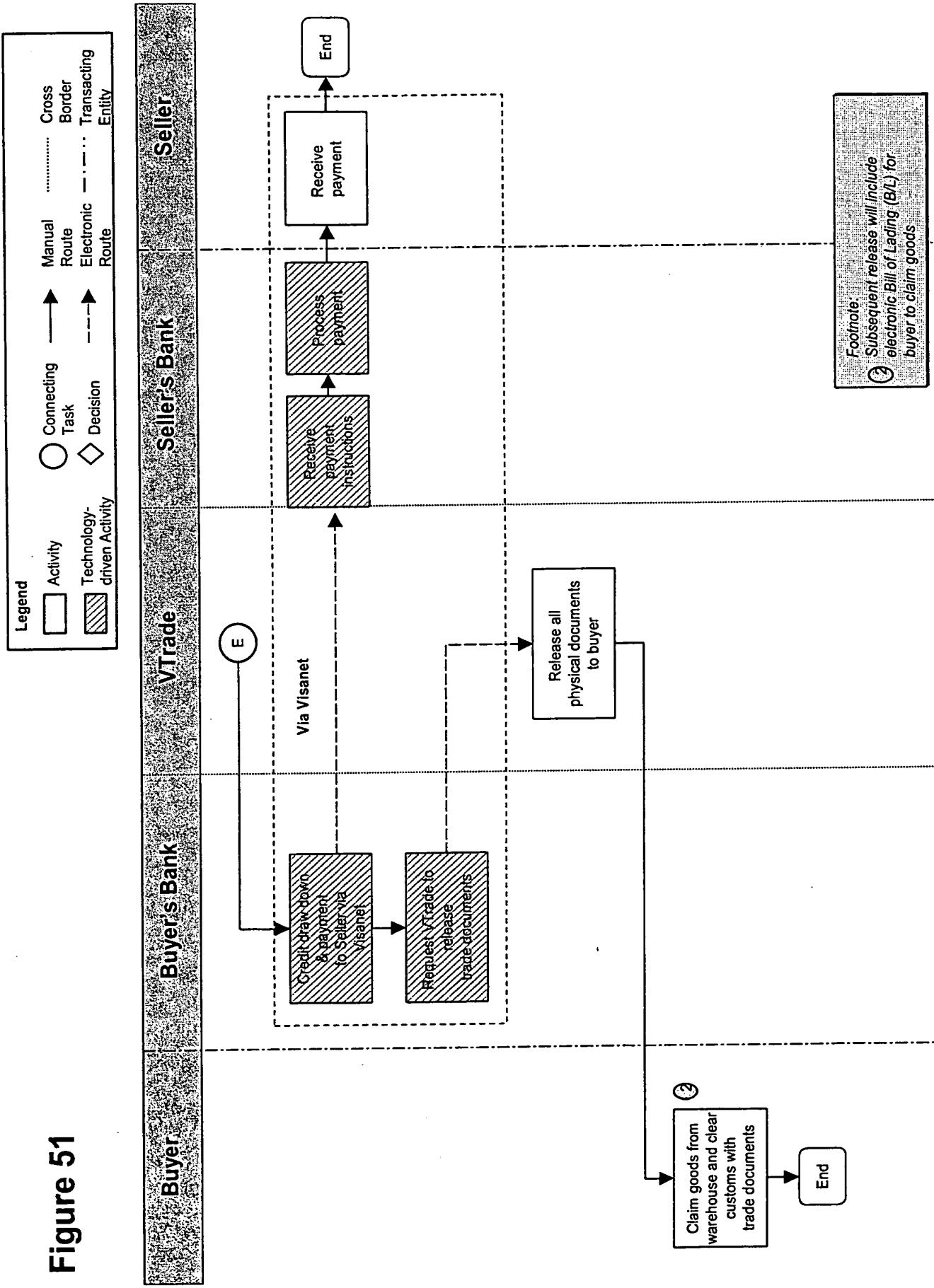
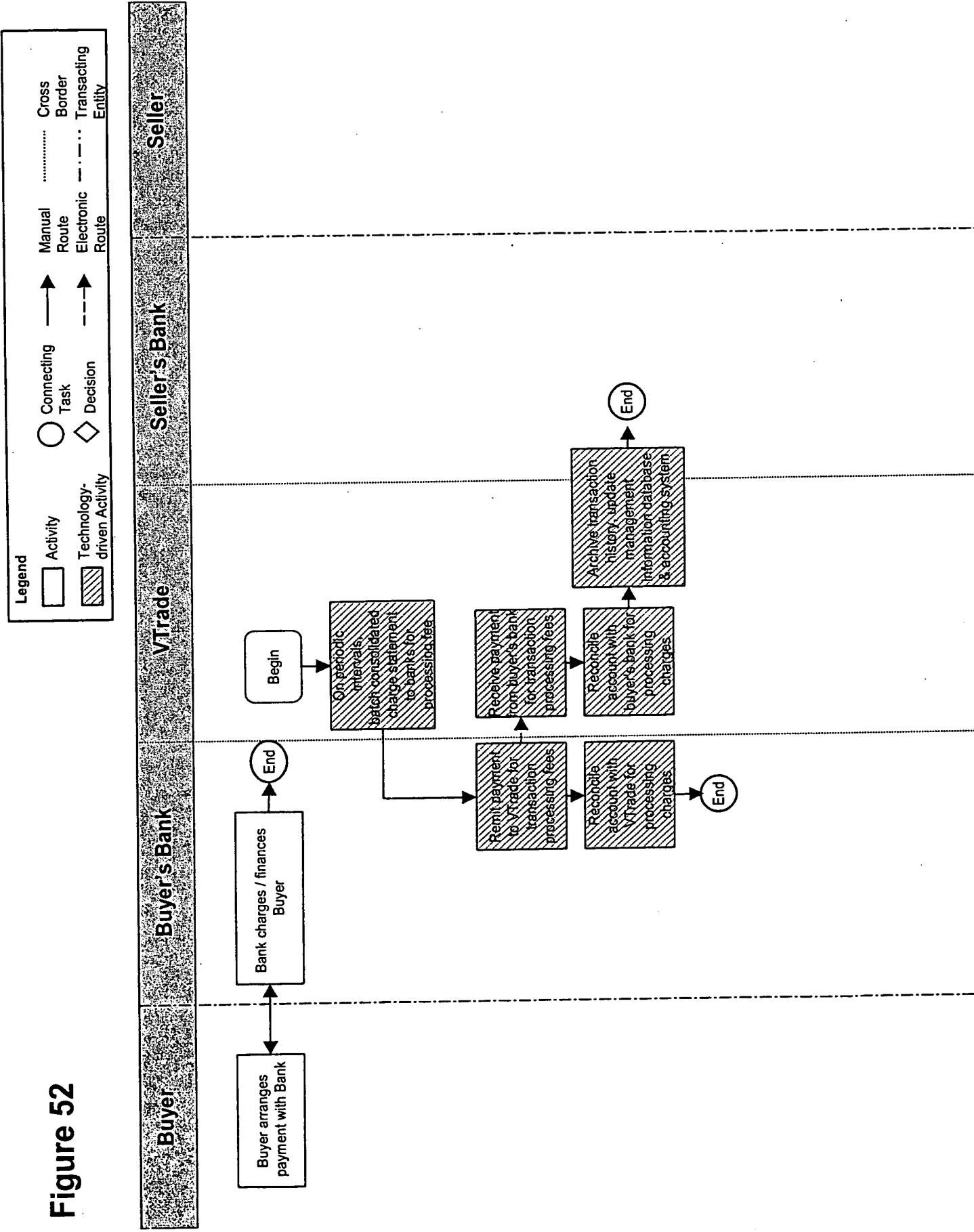


Figure 52



eMarketplace Models

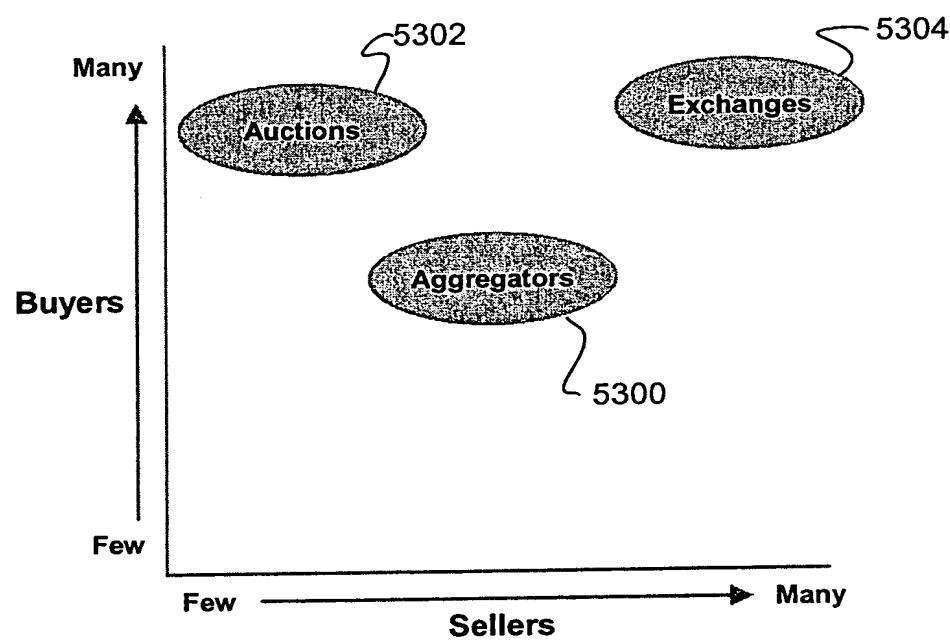


Figure 53

Figure 54

5400
5300
5302
5304

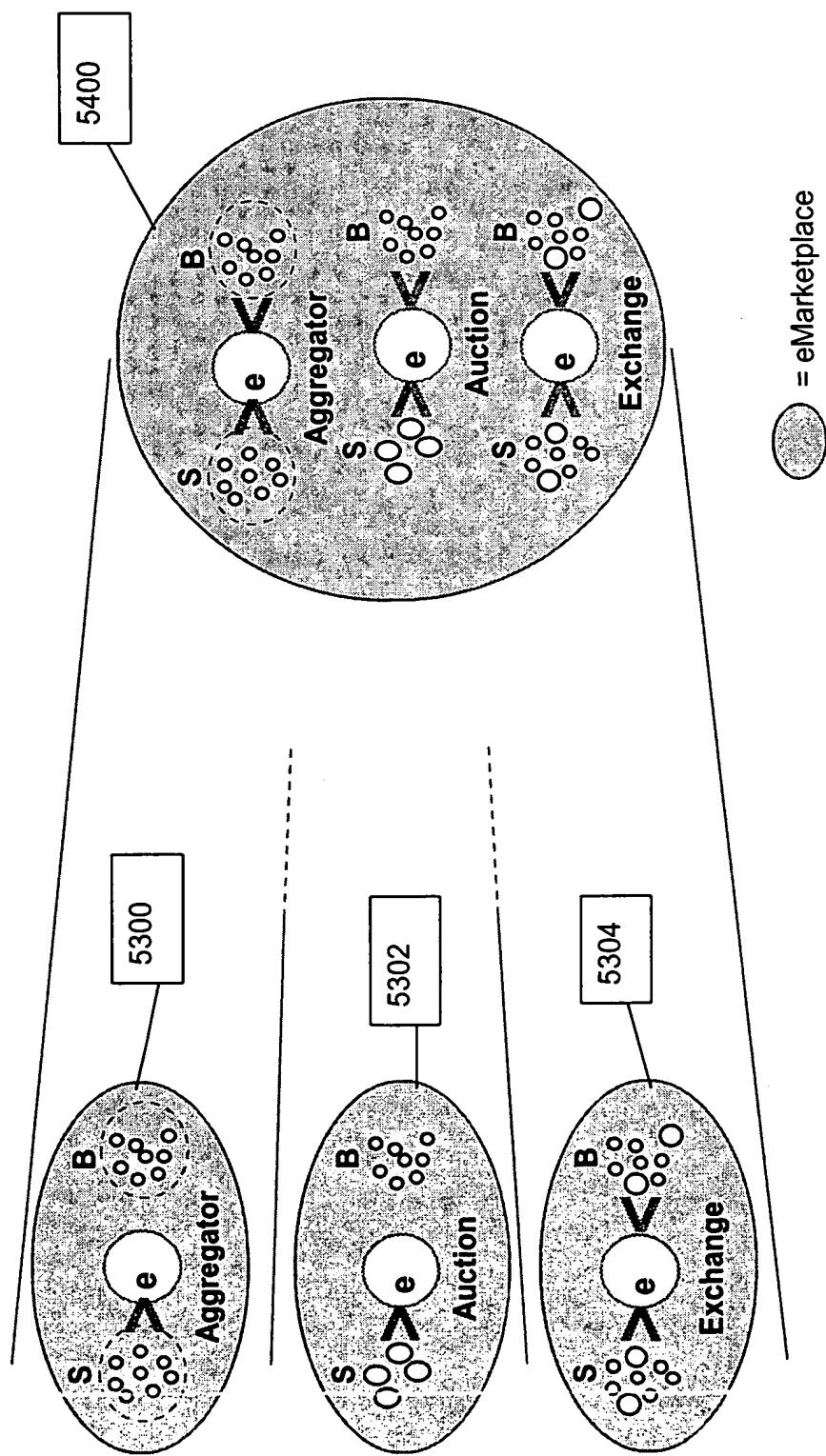
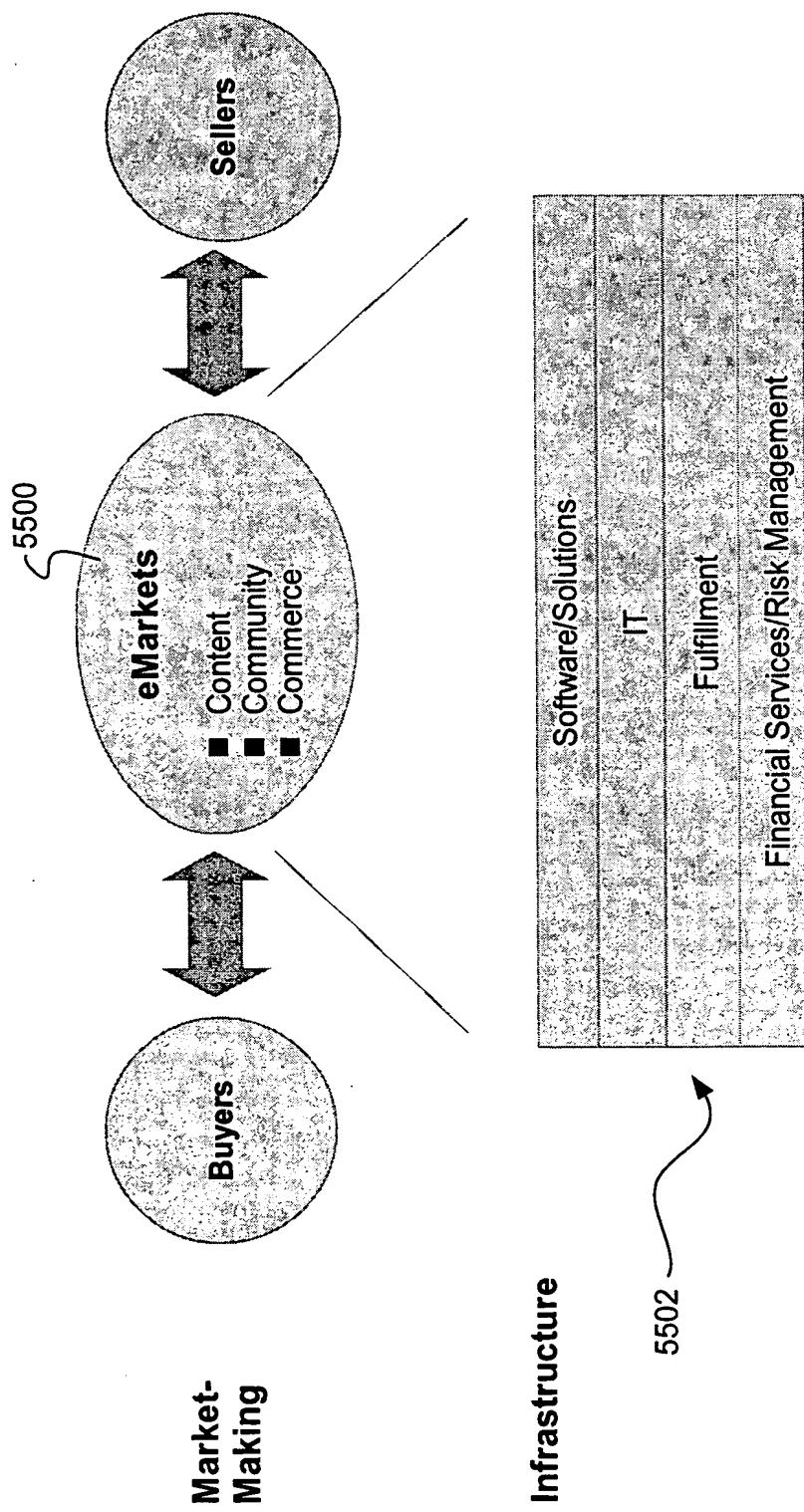


Figure 55



Infrastructure

| | | Description | Examples |
|------|--|---|--|
| 5600 | Software/ Solutions | <ul style="list-style-type: none"> ■ The software which makes the site run | <ul style="list-style-type: none"> ■ Auction engine ■ Content management ■ ERP integration software |
| 5602 | IT | <ul style="list-style-type: none"> ■ Setting up the site and providing ongoing maintenance | <ul style="list-style-type: none"> ■ Systems integration ■ Hosting ■ Application Service Providers |
| 5604 | Fulfillment | <ul style="list-style-type: none"> ■ Organizing the physical settlement of trades after they have been agreed upon | <ul style="list-style-type: none"> ■ Shipping ■ Warehousing ■ Inspection |
| 5606 | Financial Services/ Risk Management | <ul style="list-style-type: none"> ■ Facilitating the financing and transfer of funds between parties to a transaction ■ Minimizing the risks of fraud, renegeing, etc., at this exchange and providing tools to mitigate trade-related risks | <ul style="list-style-type: none"> ■ Payment processing ■ Receivables management ■ Financing/ credit ■ Authentication ■ Warranties ■ Derivatives/options |

Figure 56

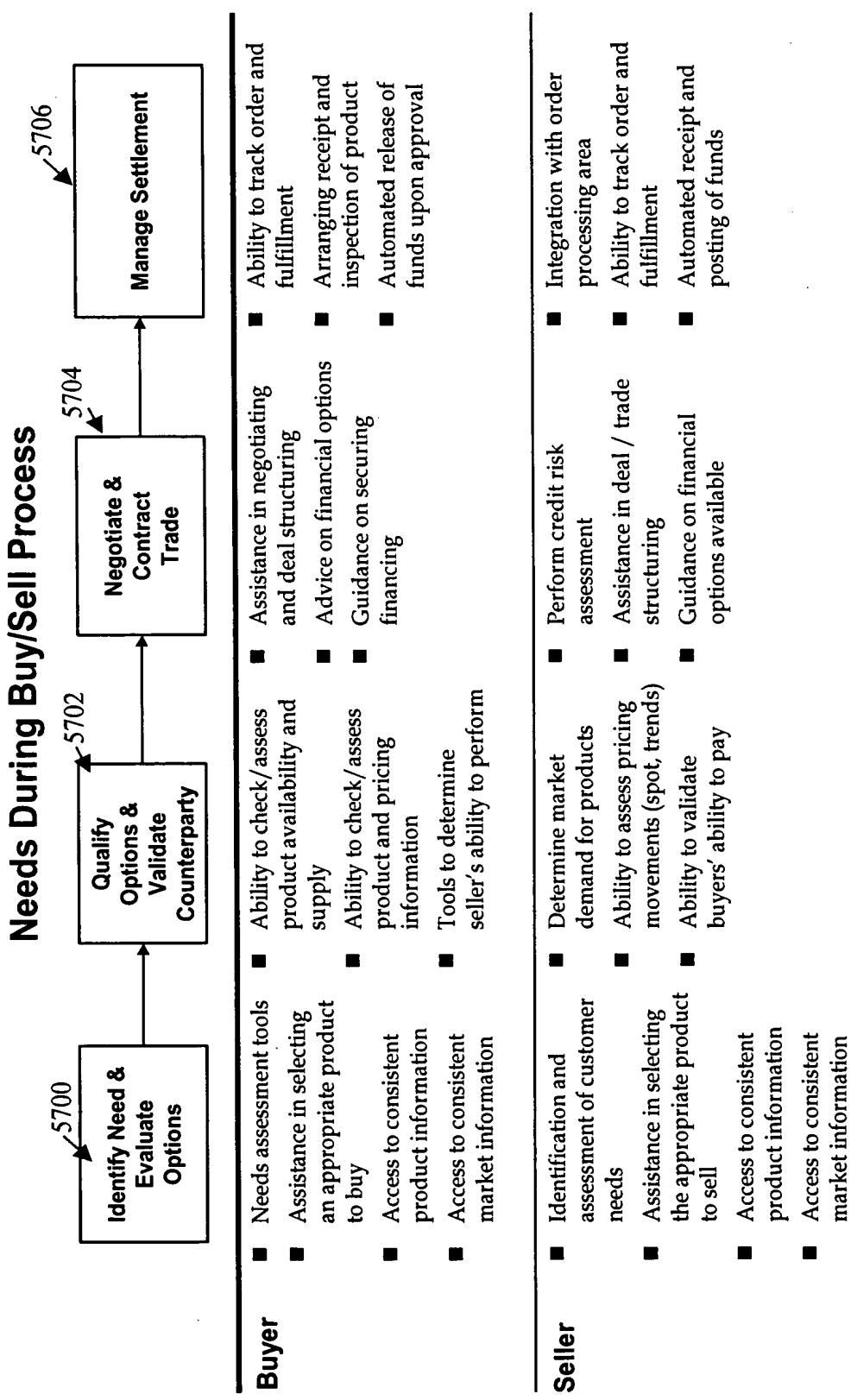


Figure 57

Figure 58

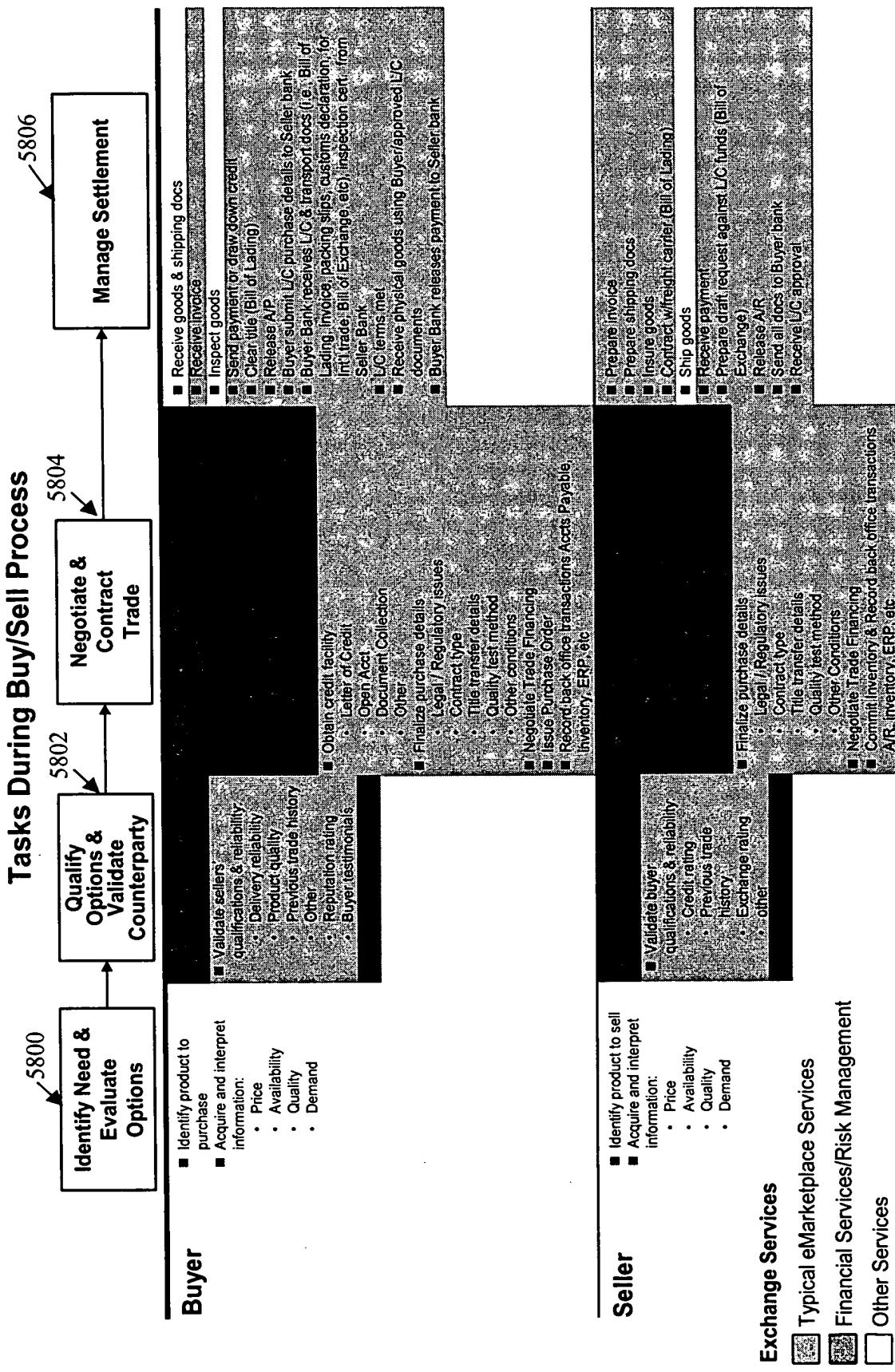


Figure 59

| Service Area | Service | Buyer/Seller Value Proposition | eMarket Place Value Proposition |
|--------------------------------------|--|--|---|
| Reputation Assessment 5900 | <ul style="list-style-type: none"> ■ Online documentation of credit worthiness included in profile ■ Credit rating engine based on historical transaction data ■ Member-specified credit rating ■ Authentication when using site | <ul style="list-style-type: none"> ■ Increases member confidence in trading partners | <ul style="list-style-type: none"> ■ Increases transaction volume and transaction-related revenues ■ Potential service revenue (per credit profile provision) |
| Financing 5902 | <ul style="list-style-type: none"> ■ Lines of credit, leasing, inventory financing ■ Factoring, forfeiting, and other receivables financing services | <ul style="list-style-type: none"> ■ Provides access to cash flow management services | <ul style="list-style-type: none"> ■ Increases member entanglement ■ Potential referral revenue |
| Risk Management 5904 | <ul style="list-style-type: none"> ■ Foreign exchange services ■ Insurance ■ Hedging tools | <ul style="list-style-type: none"> ■ Provides access to services that might be otherwise unavailable to small members ■ Provides seamless service that is more convenient than existing services (e.g., "one click") | <ul style="list-style-type: none"> ■ Increases member entanglement ■ Potential referral revenue |
| ePayments 5906 | <ul style="list-style-type: none"> ■ Credit Cards, ACH, SWIFT, wire transfers ■ Letters of credit, documentary collection, or other intermediated payment vehicles, guaranteed payment ■ Electronic bill presentation and payment ■ Online document management | <ul style="list-style-type: none"> ■ Reduces counterparty payment risk ■ Reduces transaction costs and time required to complete payment processing ■ Increases speed and accuracy of document processing | <ul style="list-style-type: none"> ■ Potential to increase qualified member market / transaction volume and revenue ■ Potential referral revenue ■ Per-transaction revenue ■ Facilitates eMarketplace revenue model |
| Information 5908 | <ul style="list-style-type: none"> ■ Industry or product-related news ■ Specific roles/regs ■ Contacts and resources ■ Decisions support/advice | <ul style="list-style-type: none"> ■ Enables informed decisions ■ Provides real insights ■ Can access additional info without leaving site | <ul style="list-style-type: none"> ■ Increases member usage and entanglement ■ Positions provider as credible and knowledgeable resource ■ Possible fee for service generator |

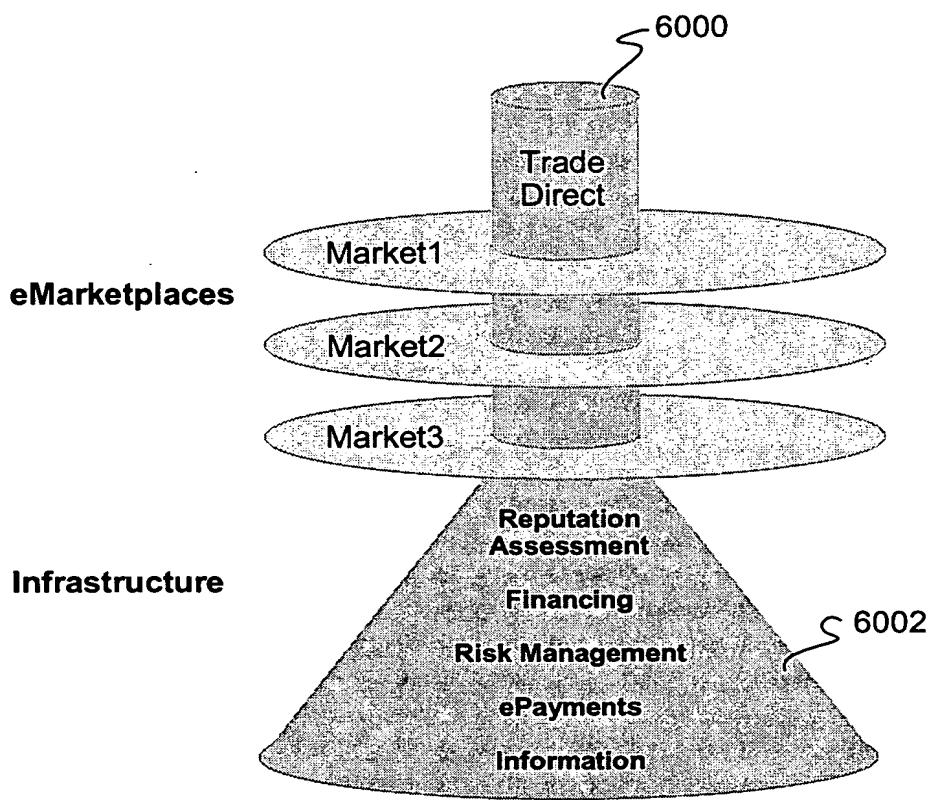


Figure 60

Figure 61

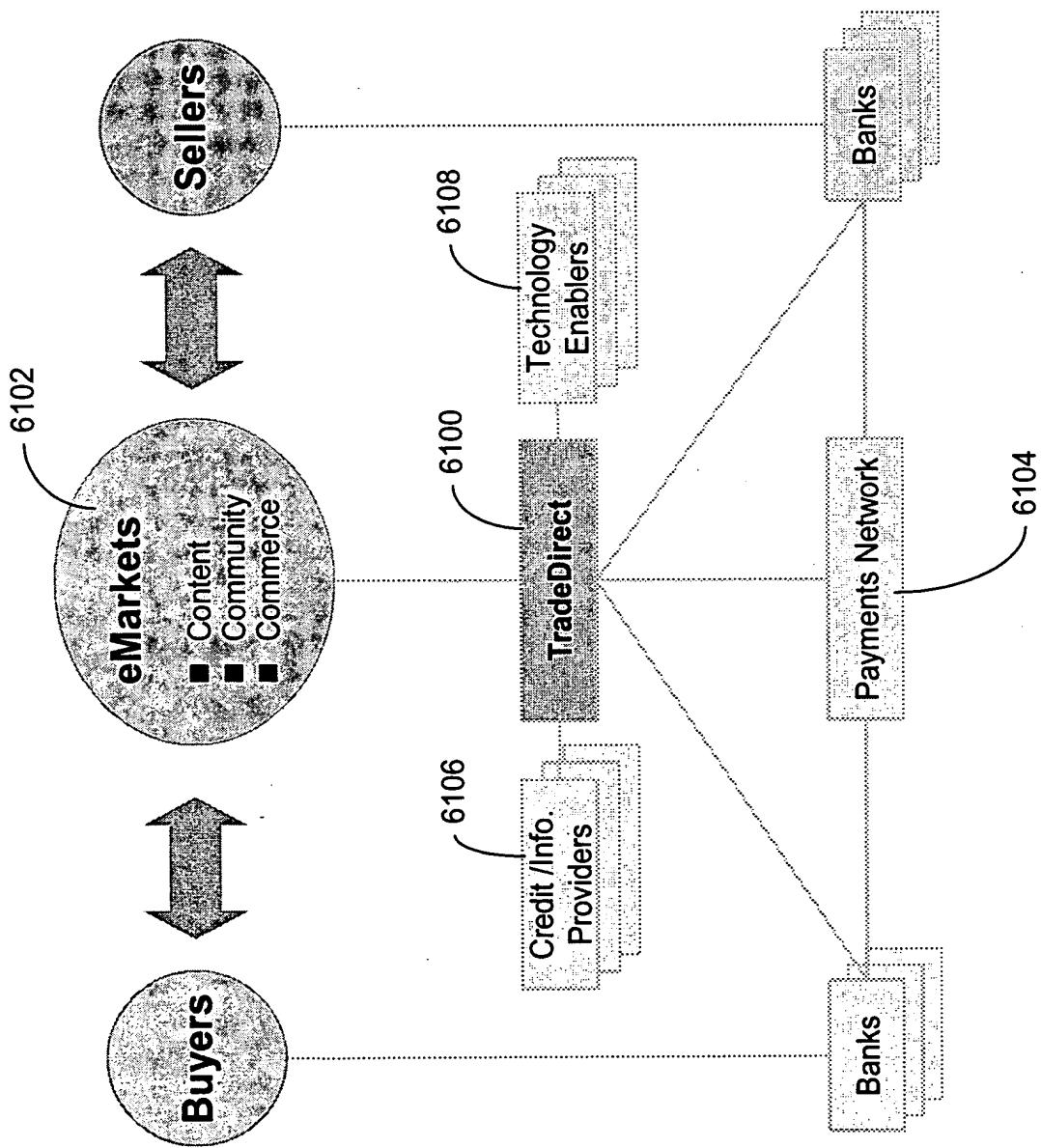
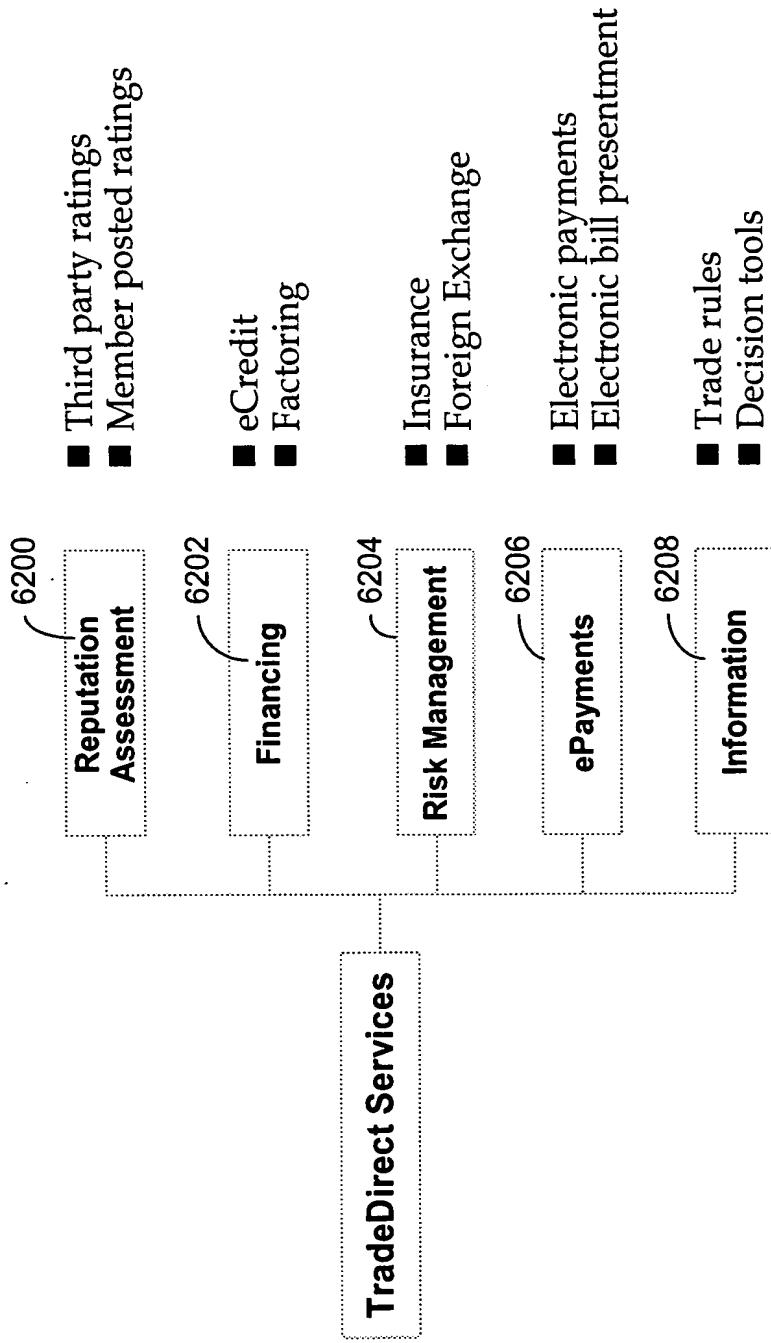


Figure 62



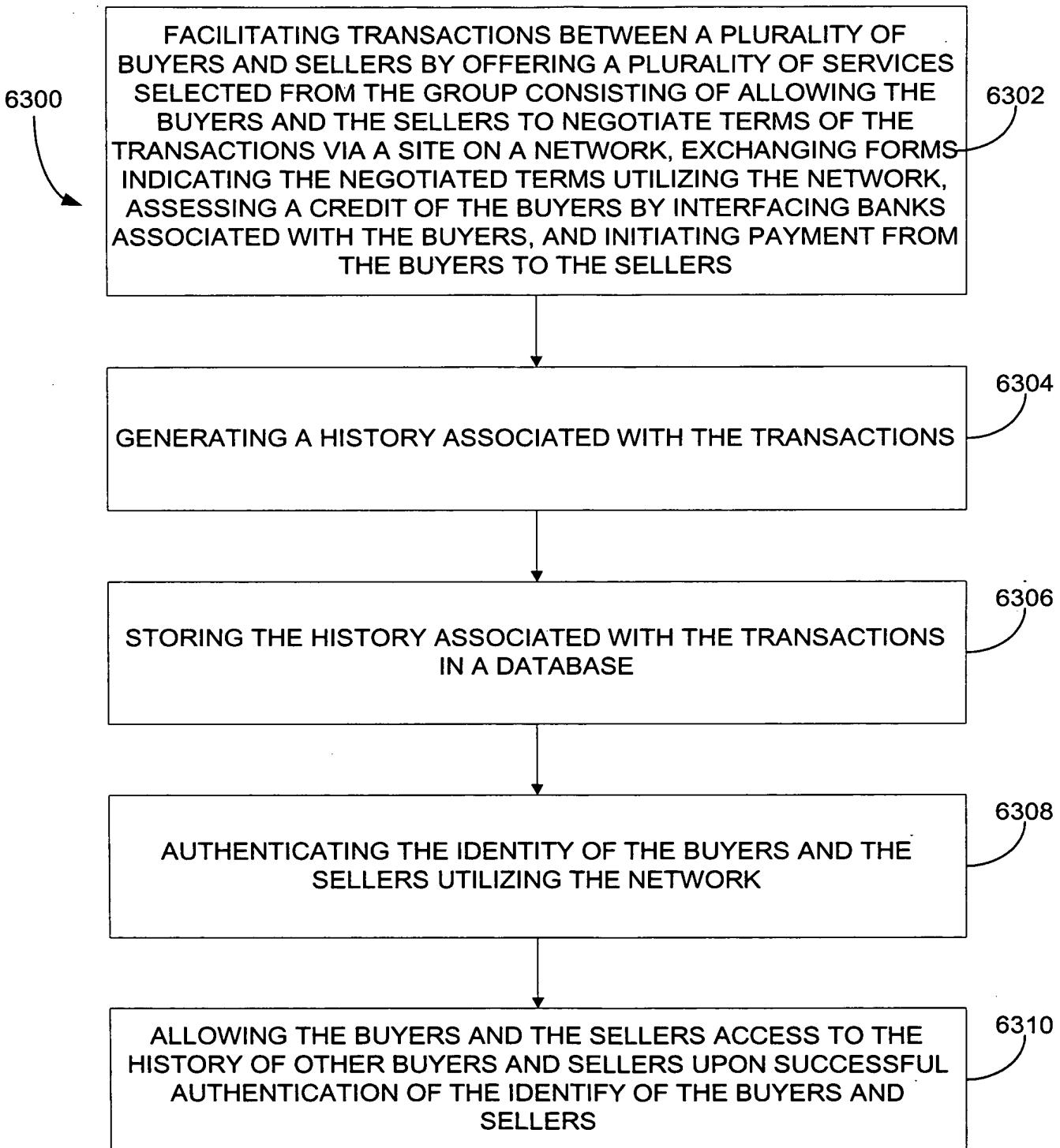


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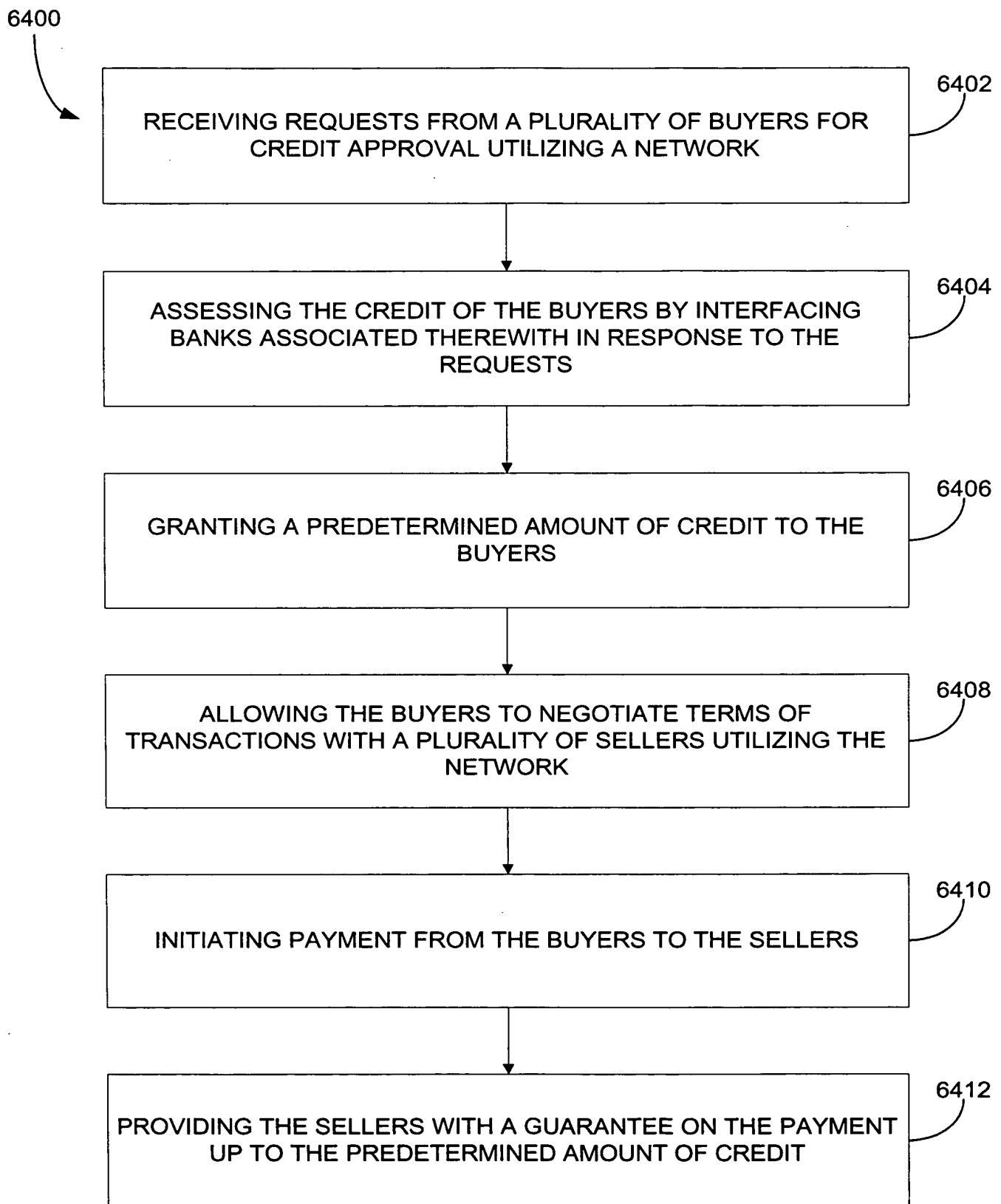


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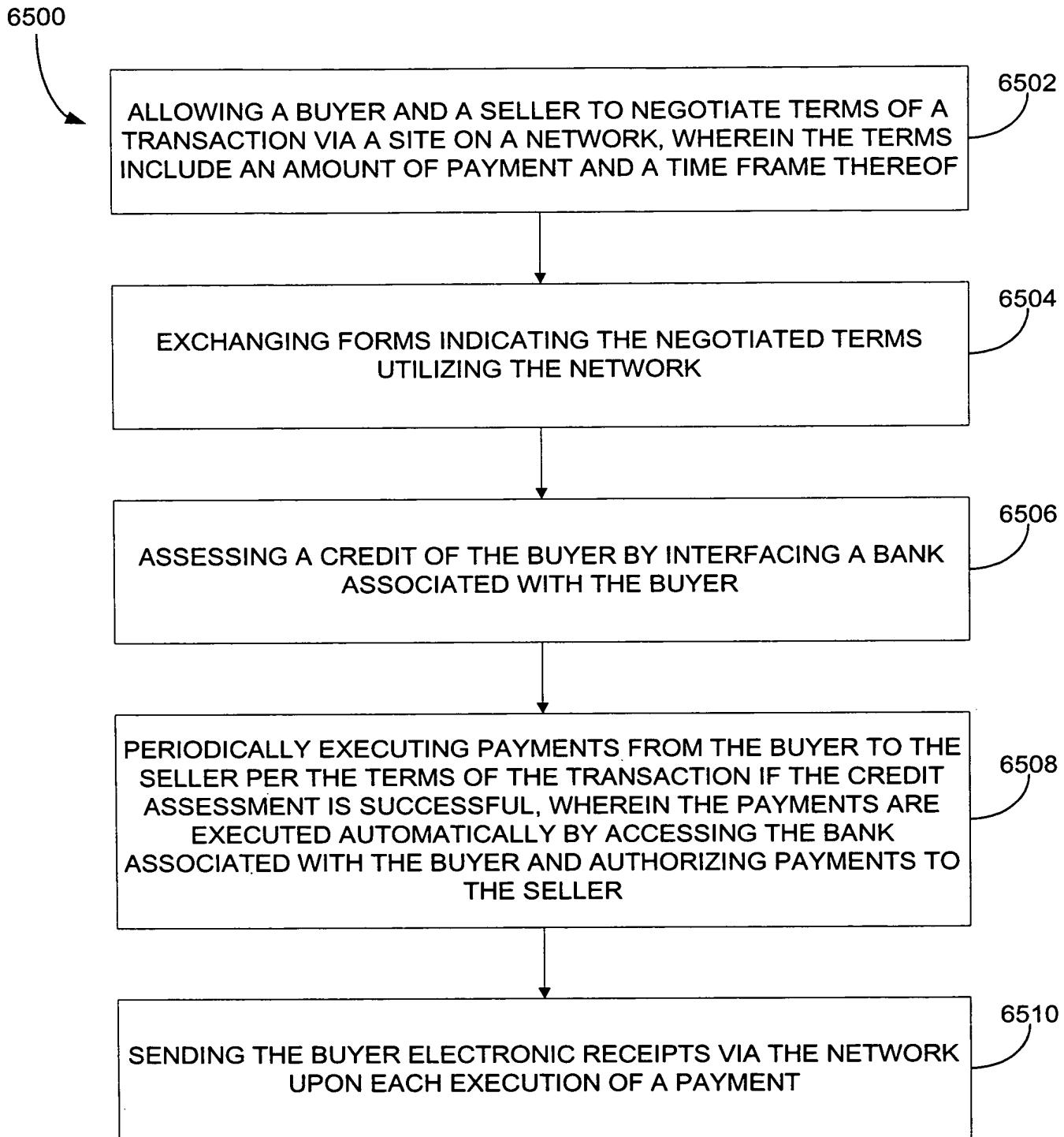


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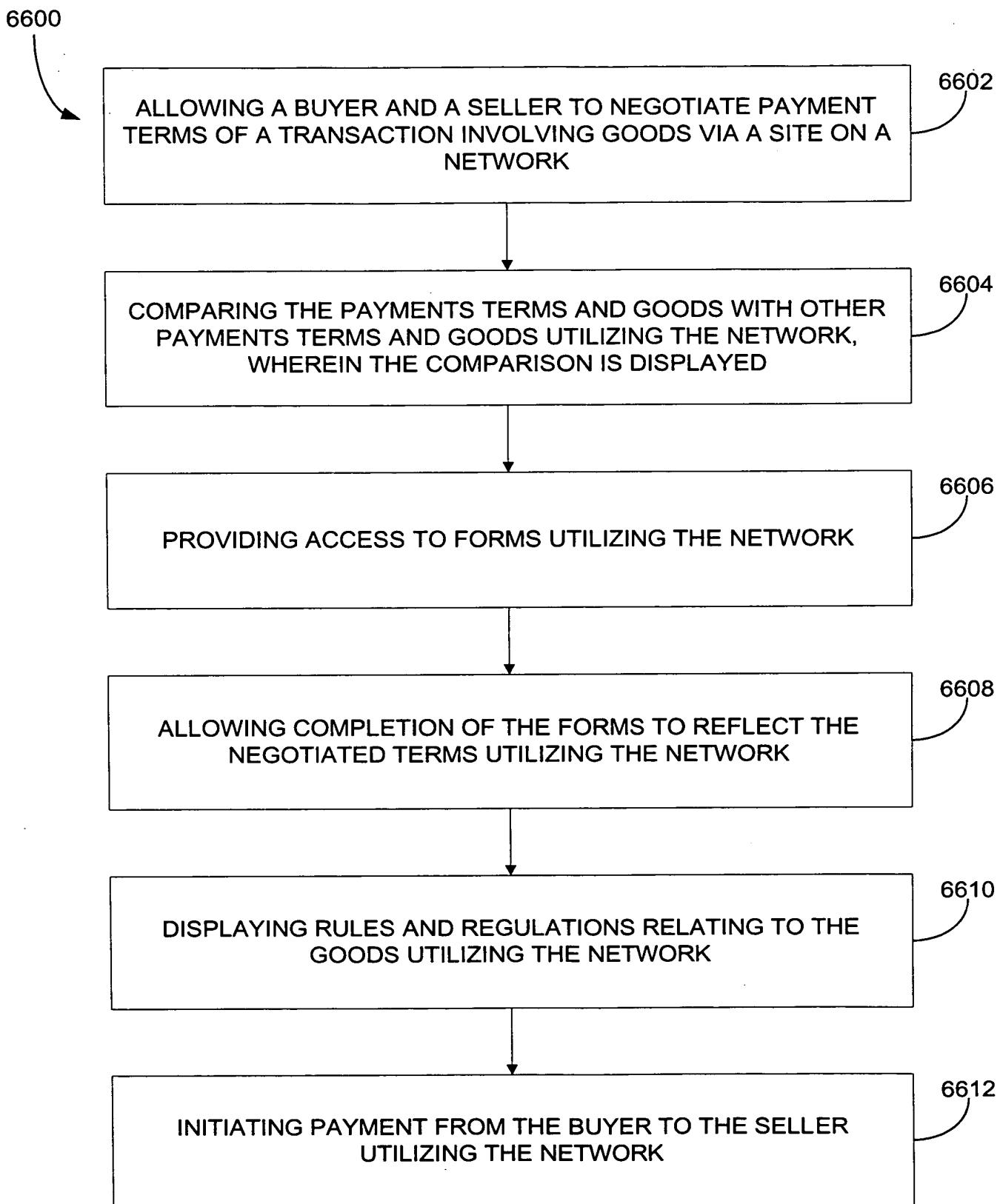


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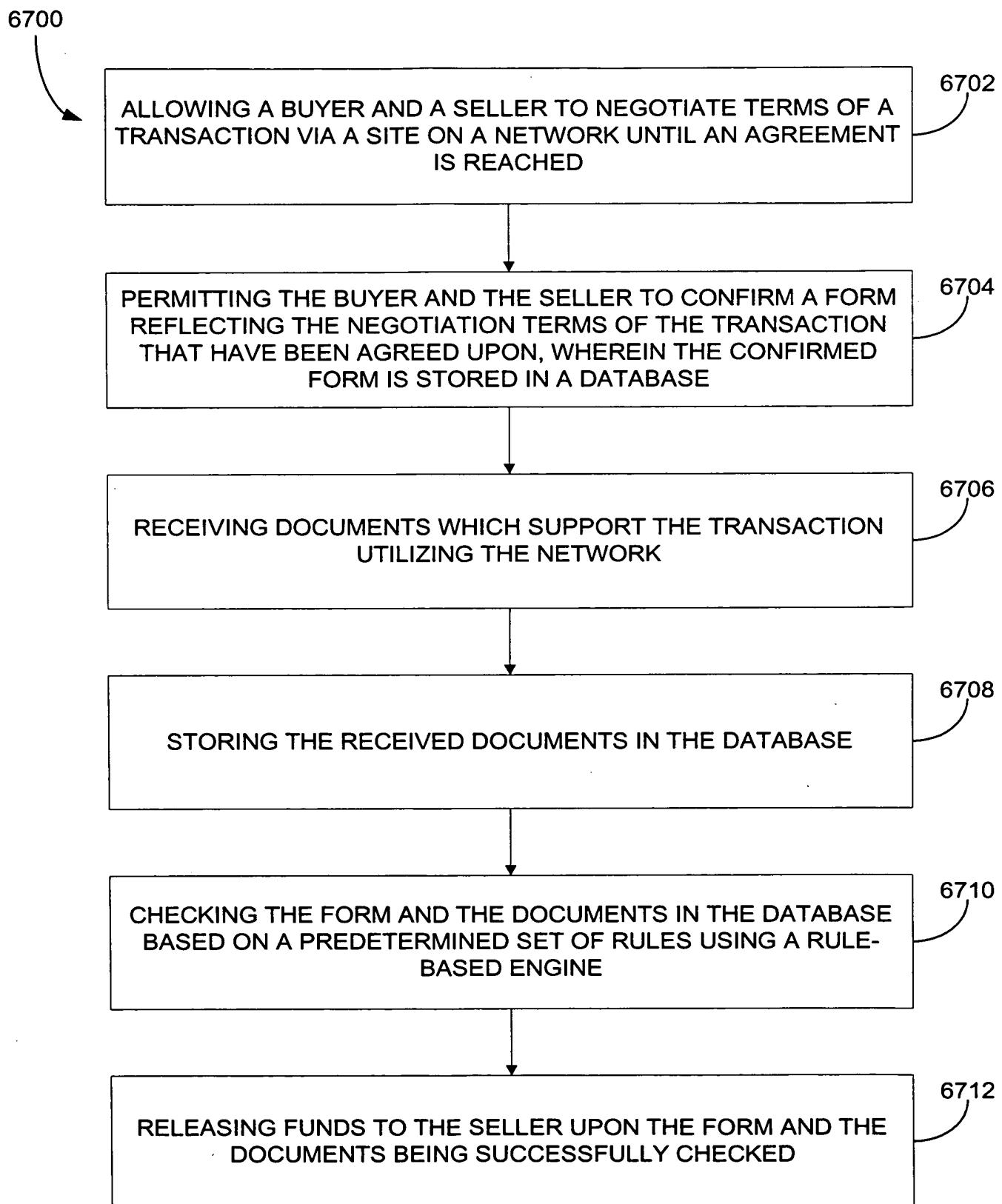


Figure 67

Reputation Assessment

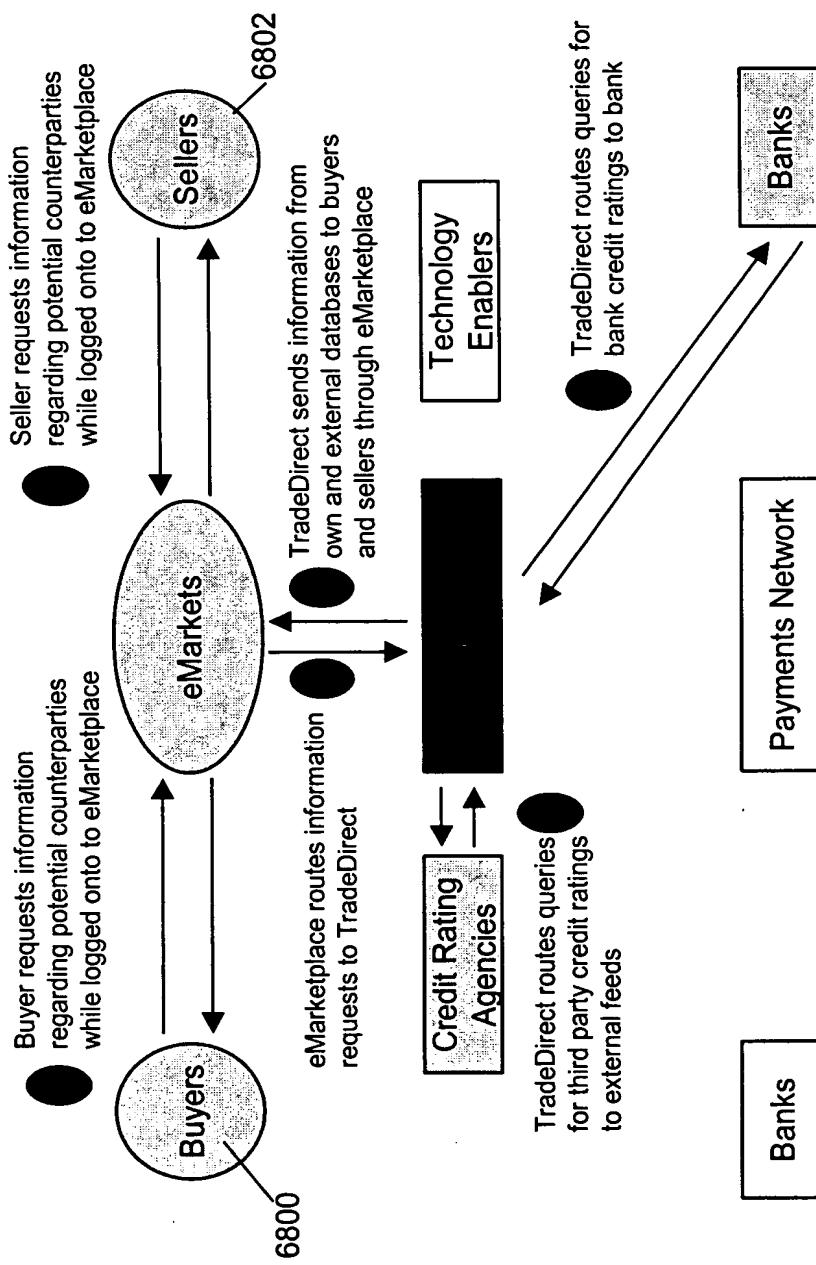


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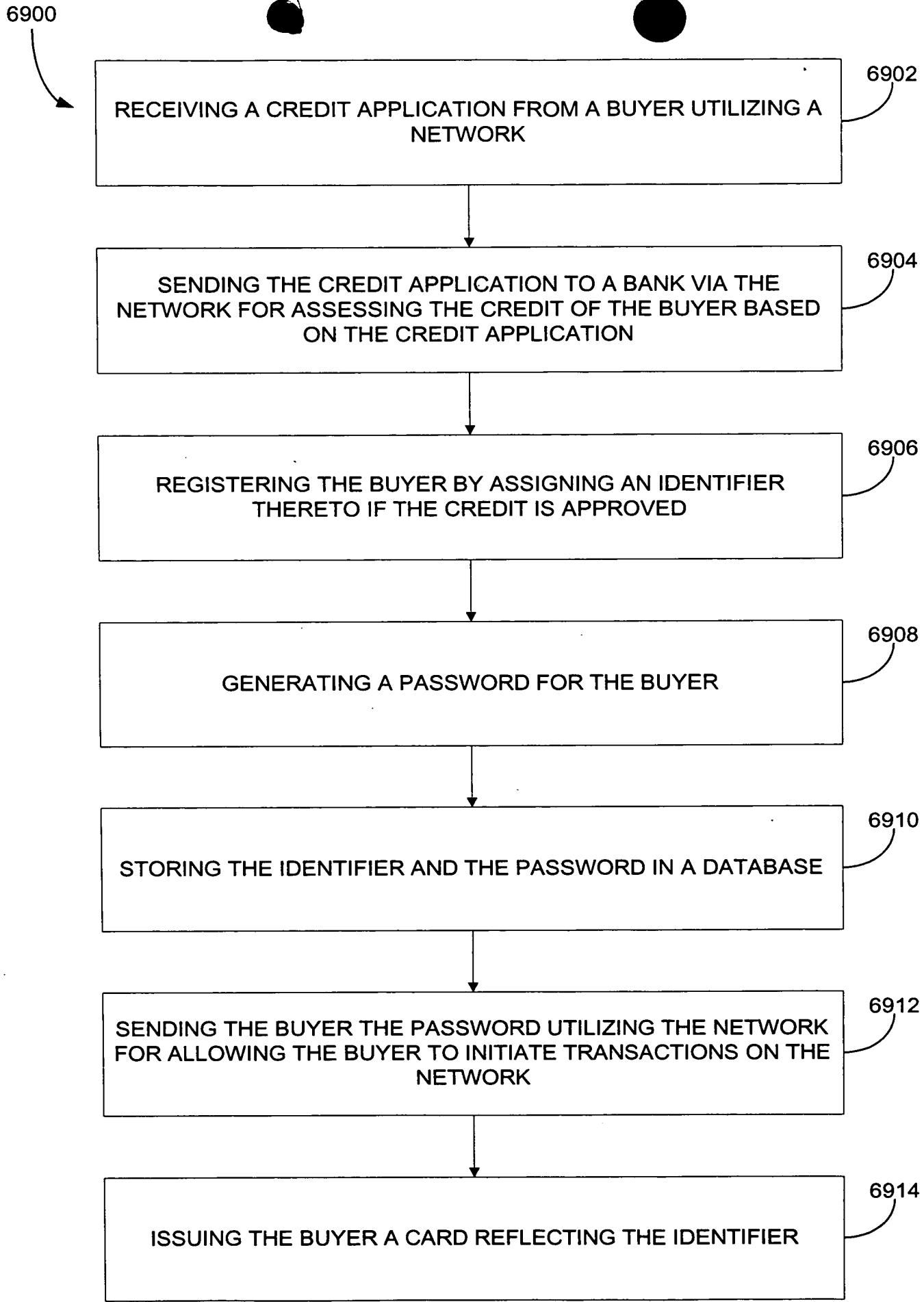
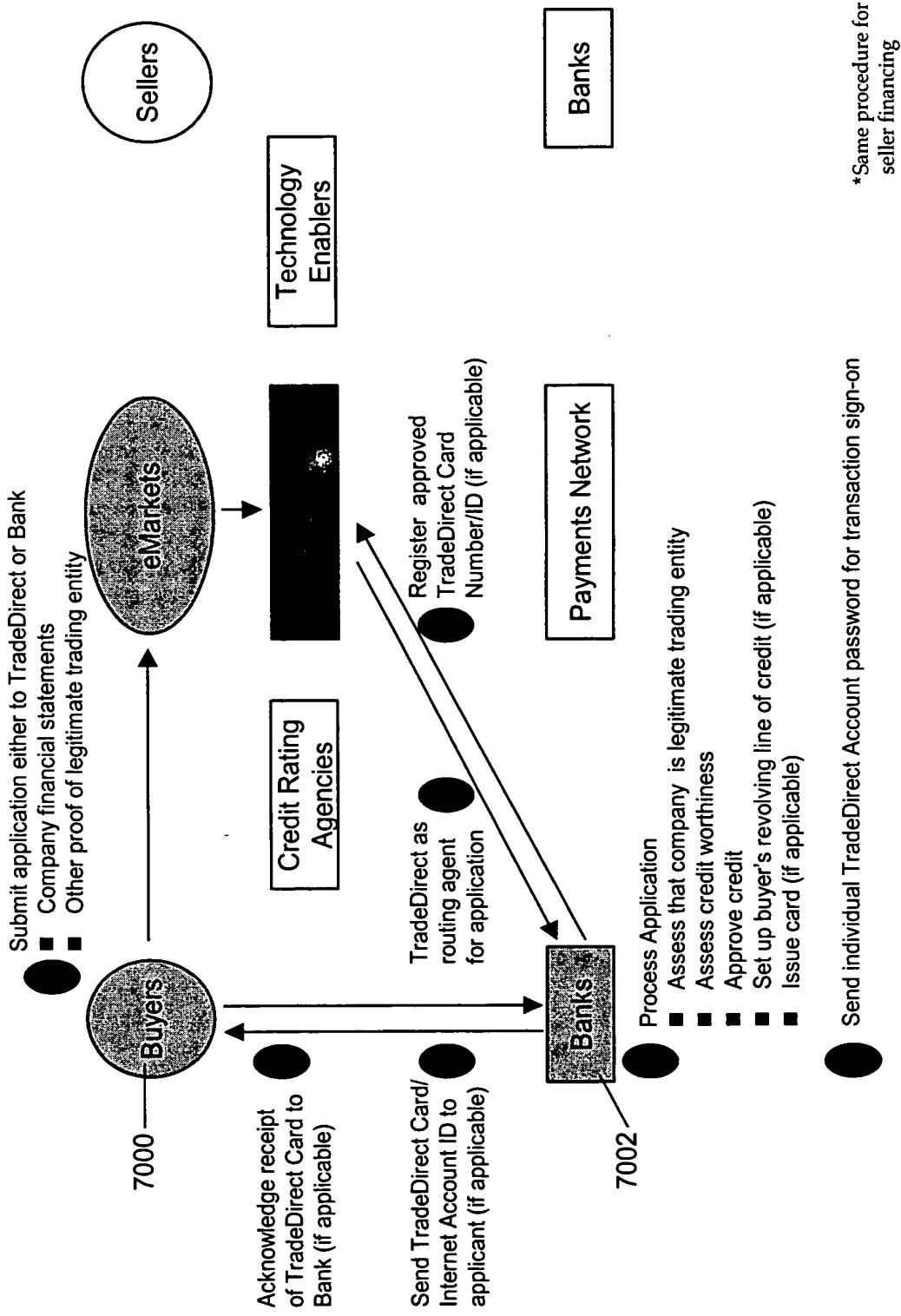


Figure 69

Financing*



*Same procedure for buyer or seller financing

Figure 70

Risk Management

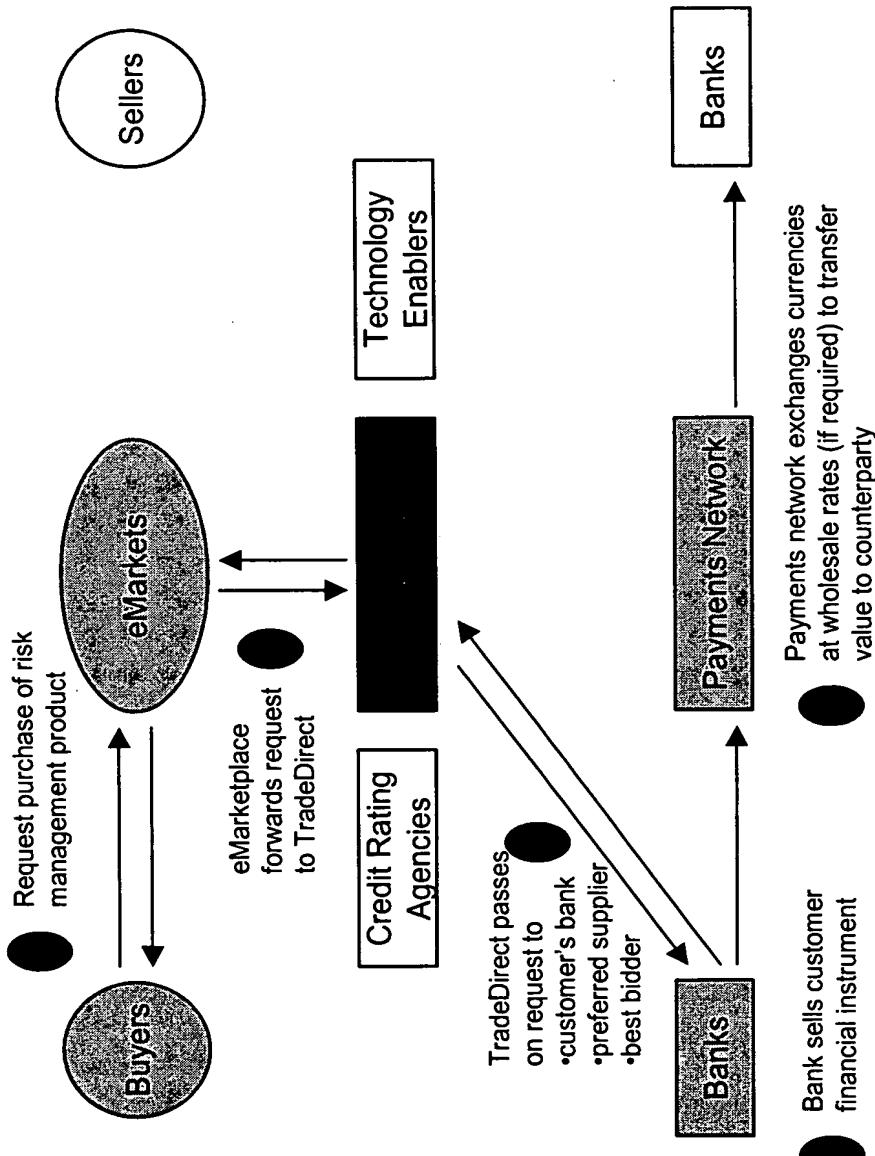


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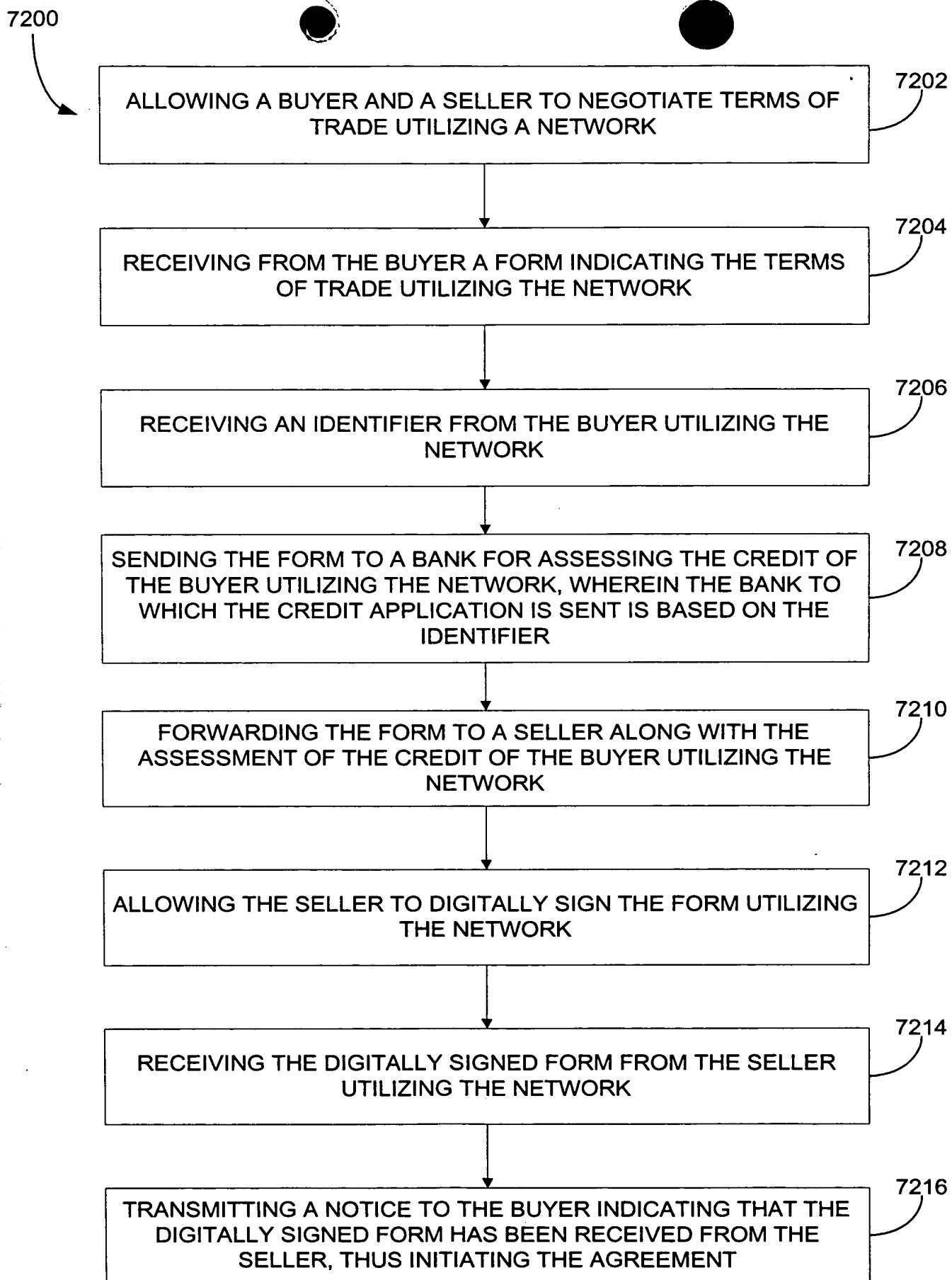
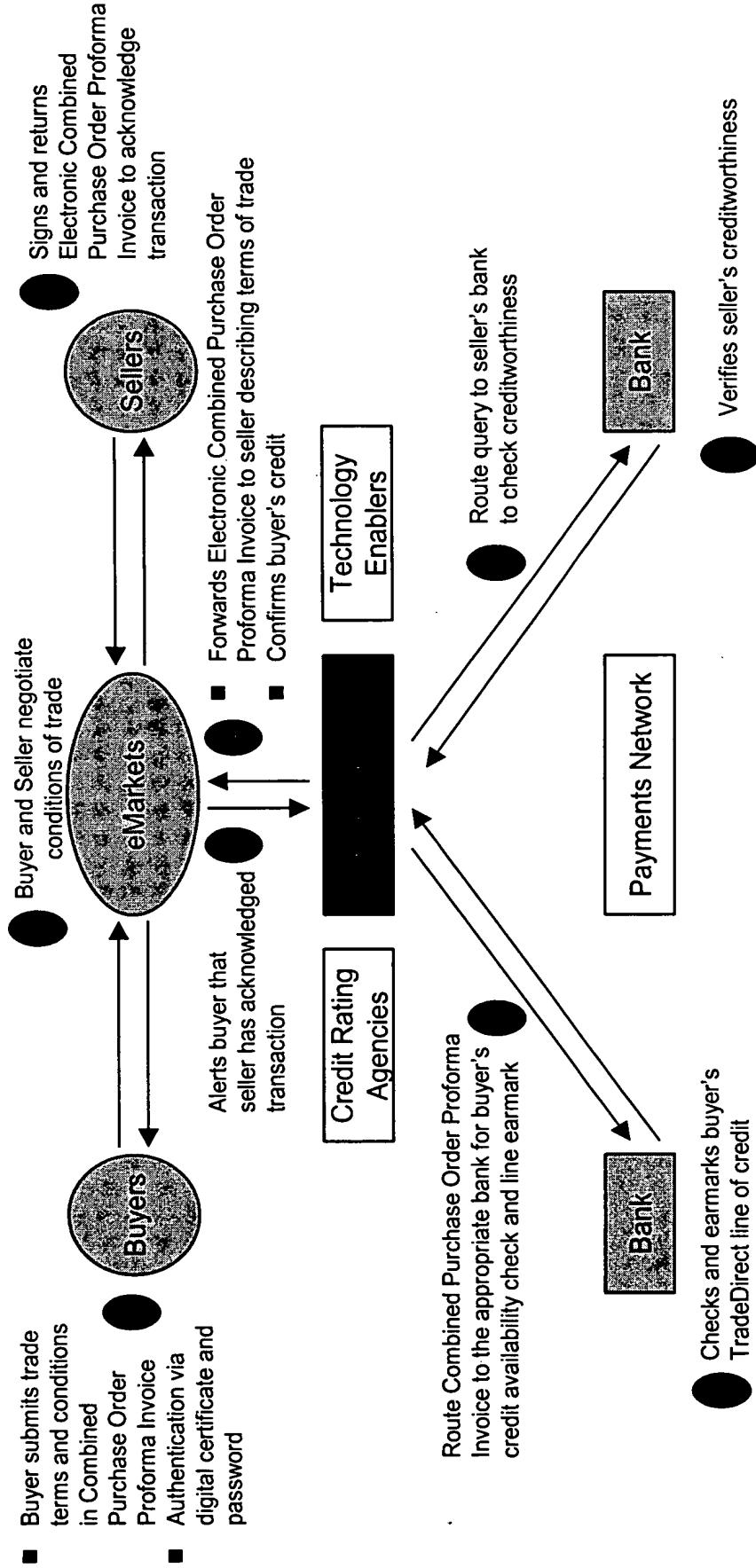


Figure 72

Figure 73

ePayments



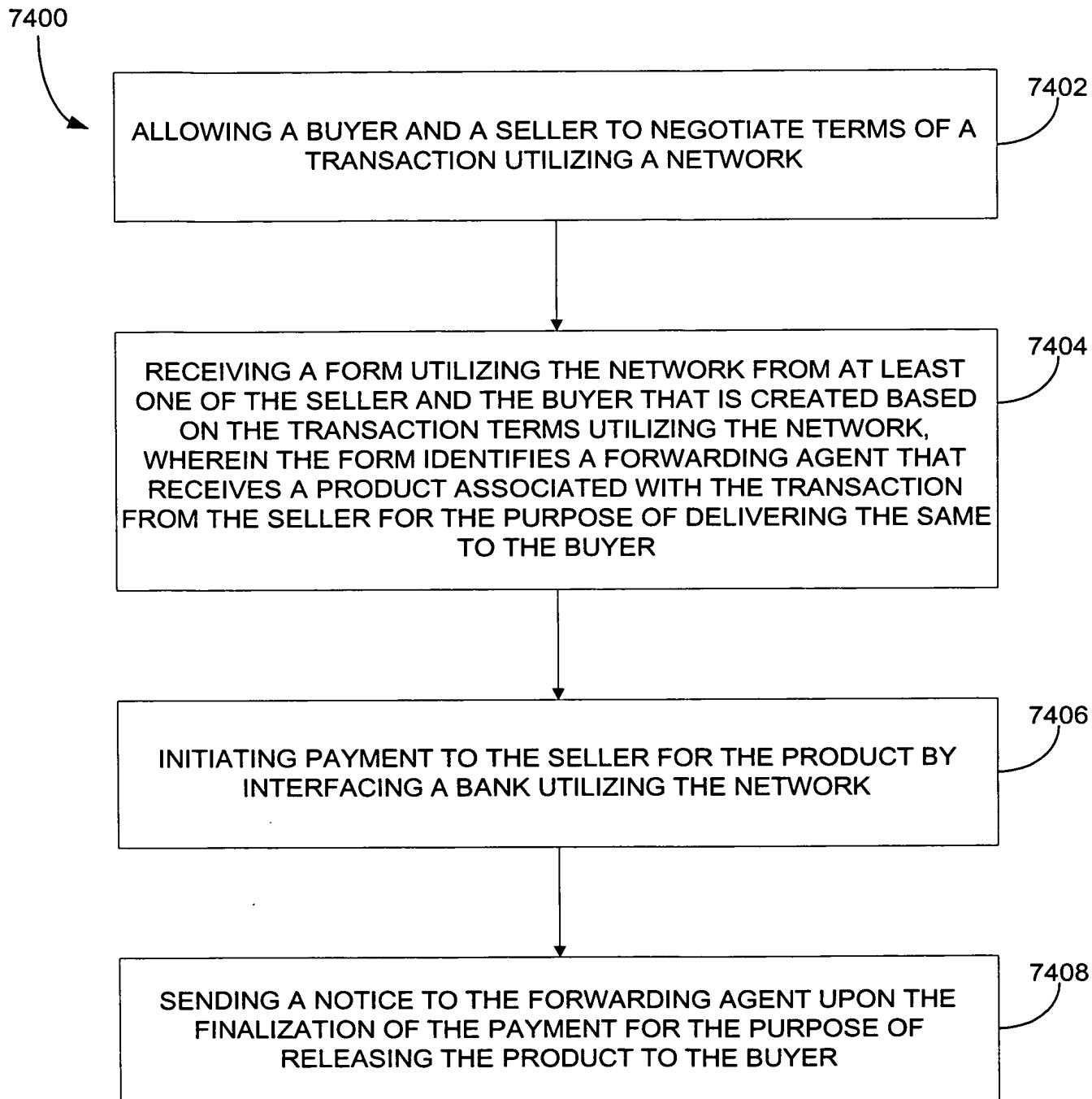
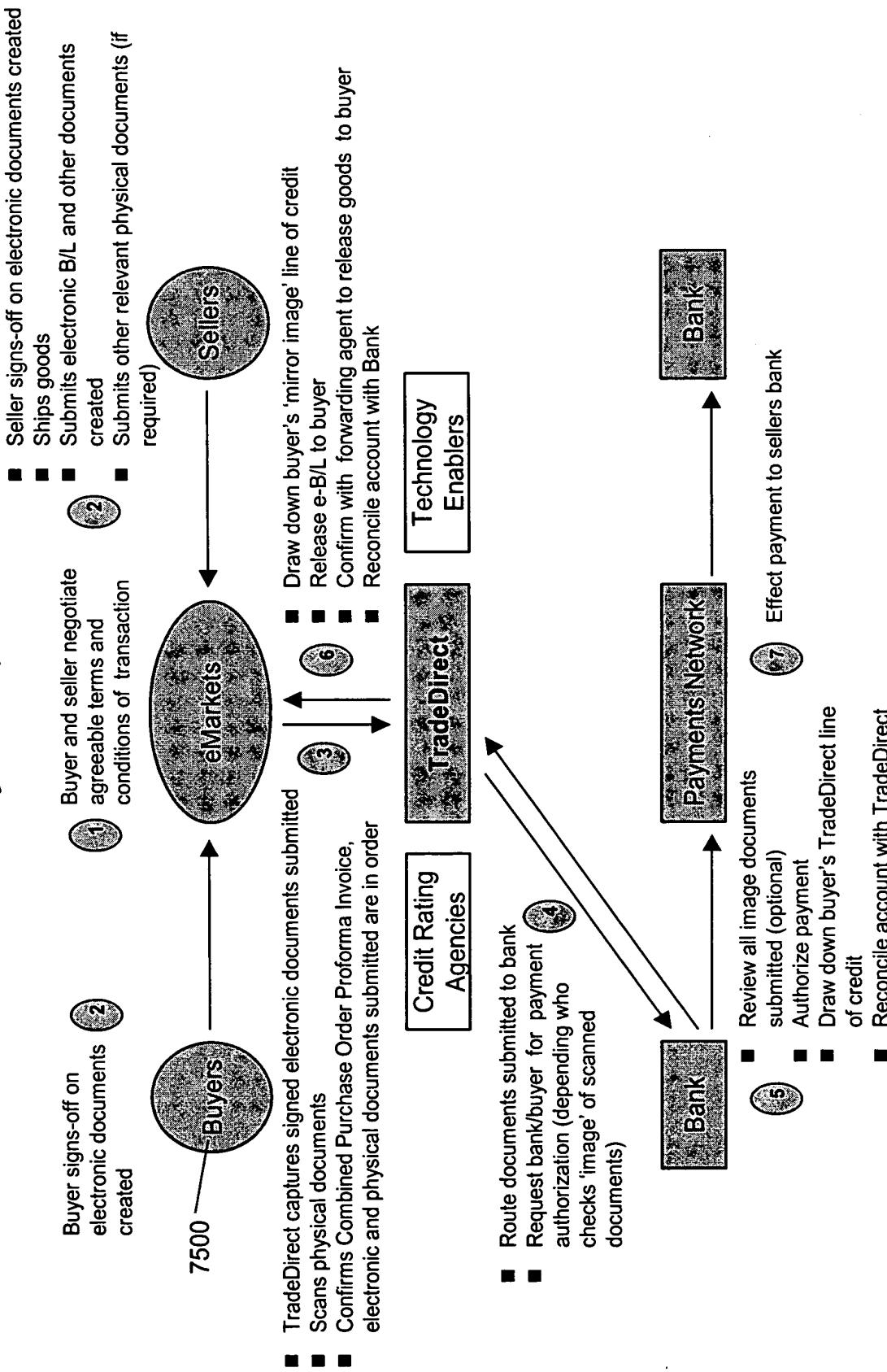


Figure 74

Figure 75

ePayments (Cont.)



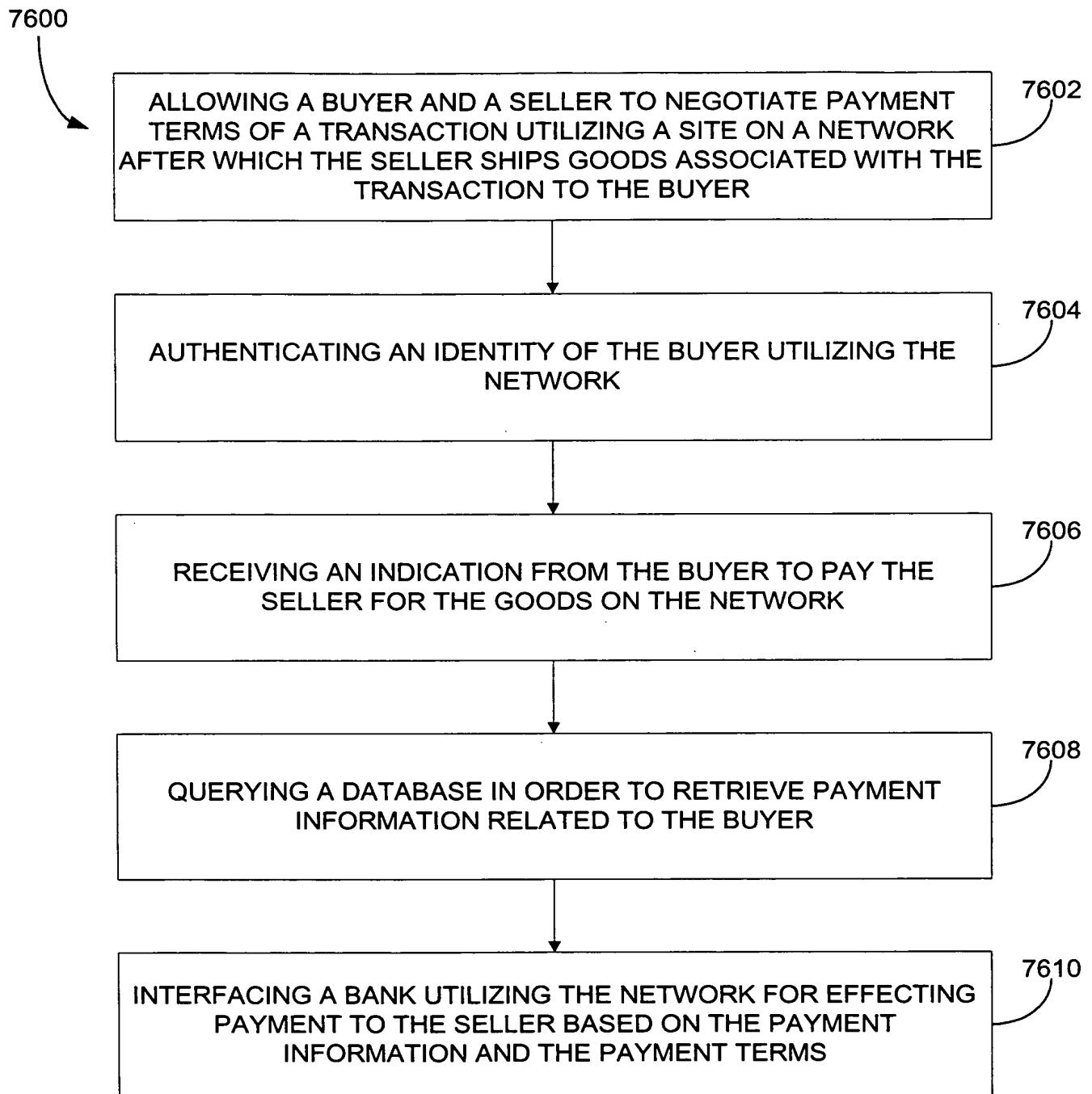
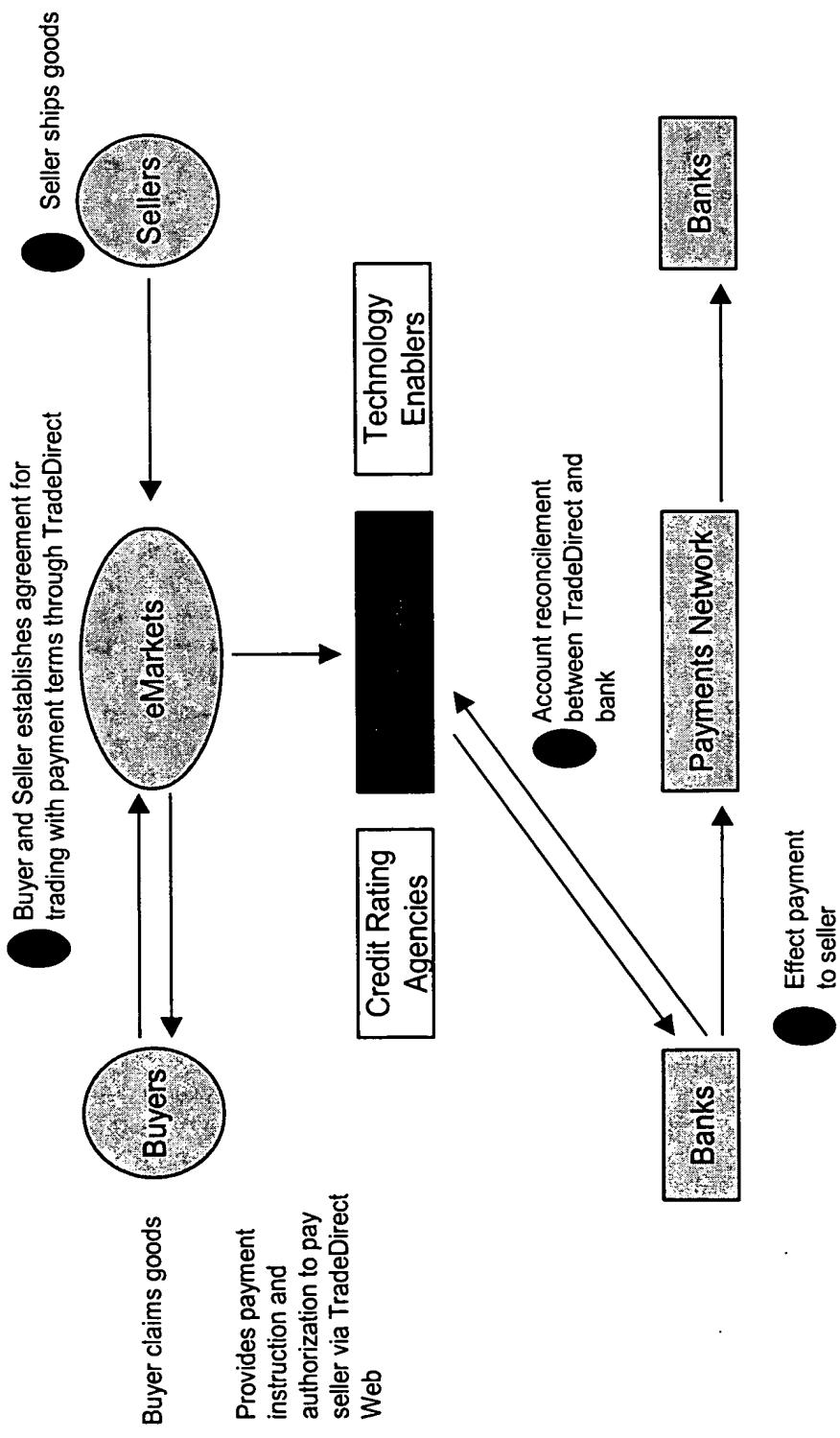


Figure 76

Figure 77

ePayments (Cont.)



7800

ALLOWING A BUYER TO SELECT FROM A GROUP OF OPTIONS IN ORDER TO SETTLE AN ACCOUNT UTILIZING A NETWORK, WHEREIN THE OPTIONS INCLUDE SETTLING A MINIMUM BALANCE, PARTIALLY SETTLING, SETTLING A FULL BALANCE, AND APPLYING FOR AN IMPORT LOAN ON PAYMENT DUE DATE

7802

RECEIVING THE SELECTED OPTION UTILIZING THE NETWORK

7804

BOOKING FINANCE INTEREST AGAINST THE BUYER FOR AN UNPAID PORTION OF THE ACCOUNT IF THE SELECTED OPTION INCLUDES EITHER SETTLING A MINIMUM BALANCE OR PARTIALLY SETTLING

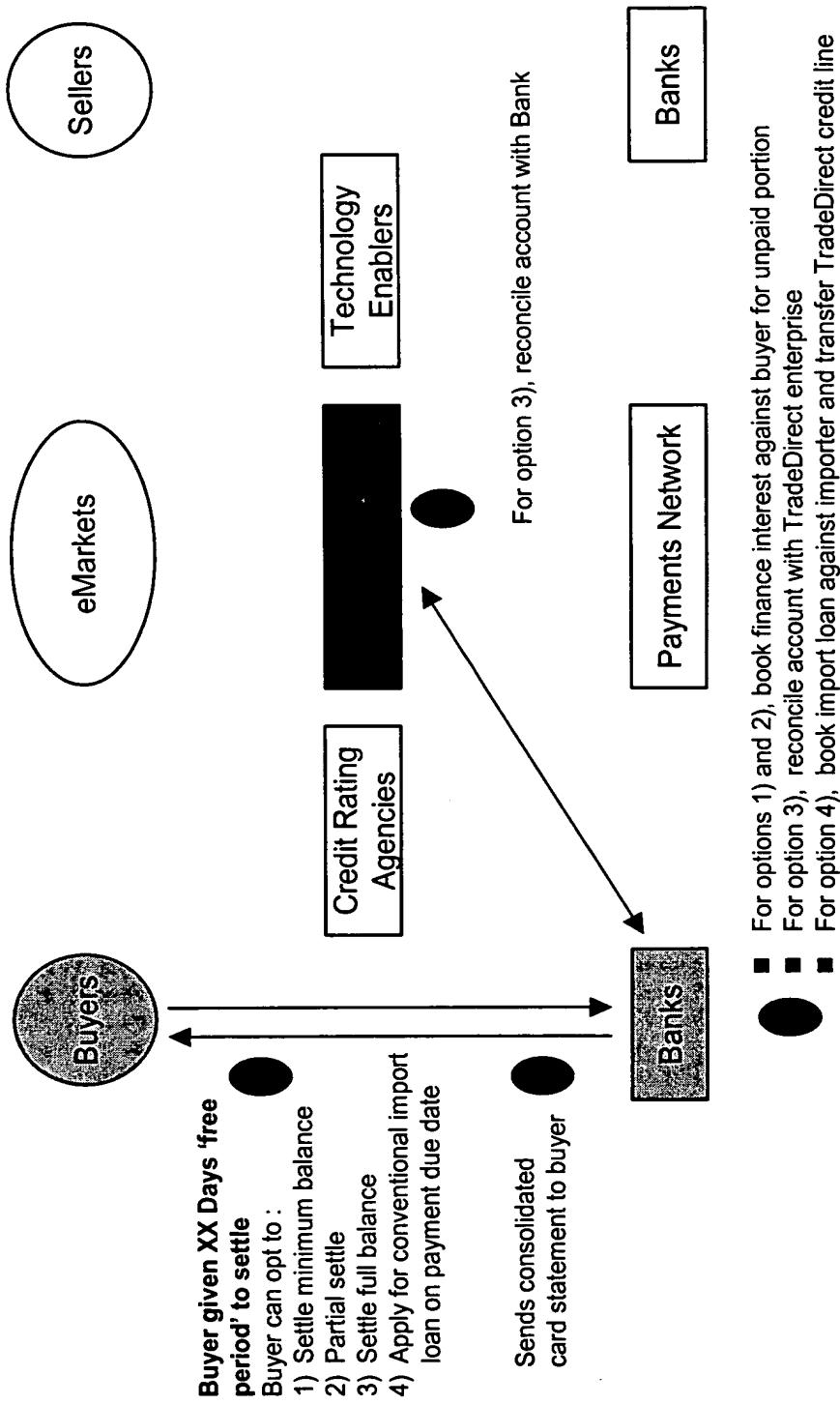
7806

RECONCILING THE ACCOUNT IF THE SELECTED OPTION INCLUDES SETTLING A FULL BALANCE

7808

Figure 78

ePayments (Cont.)*

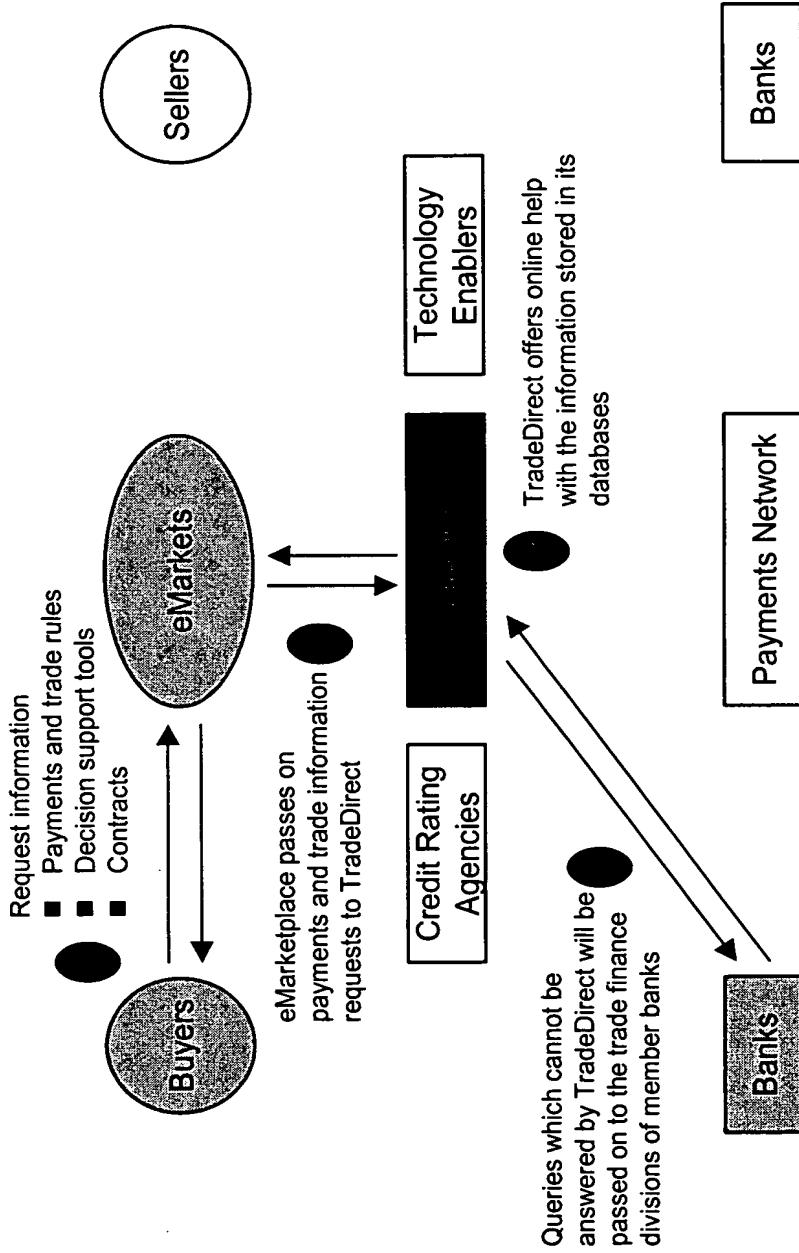


*Same for buyer or seller

Figure 79

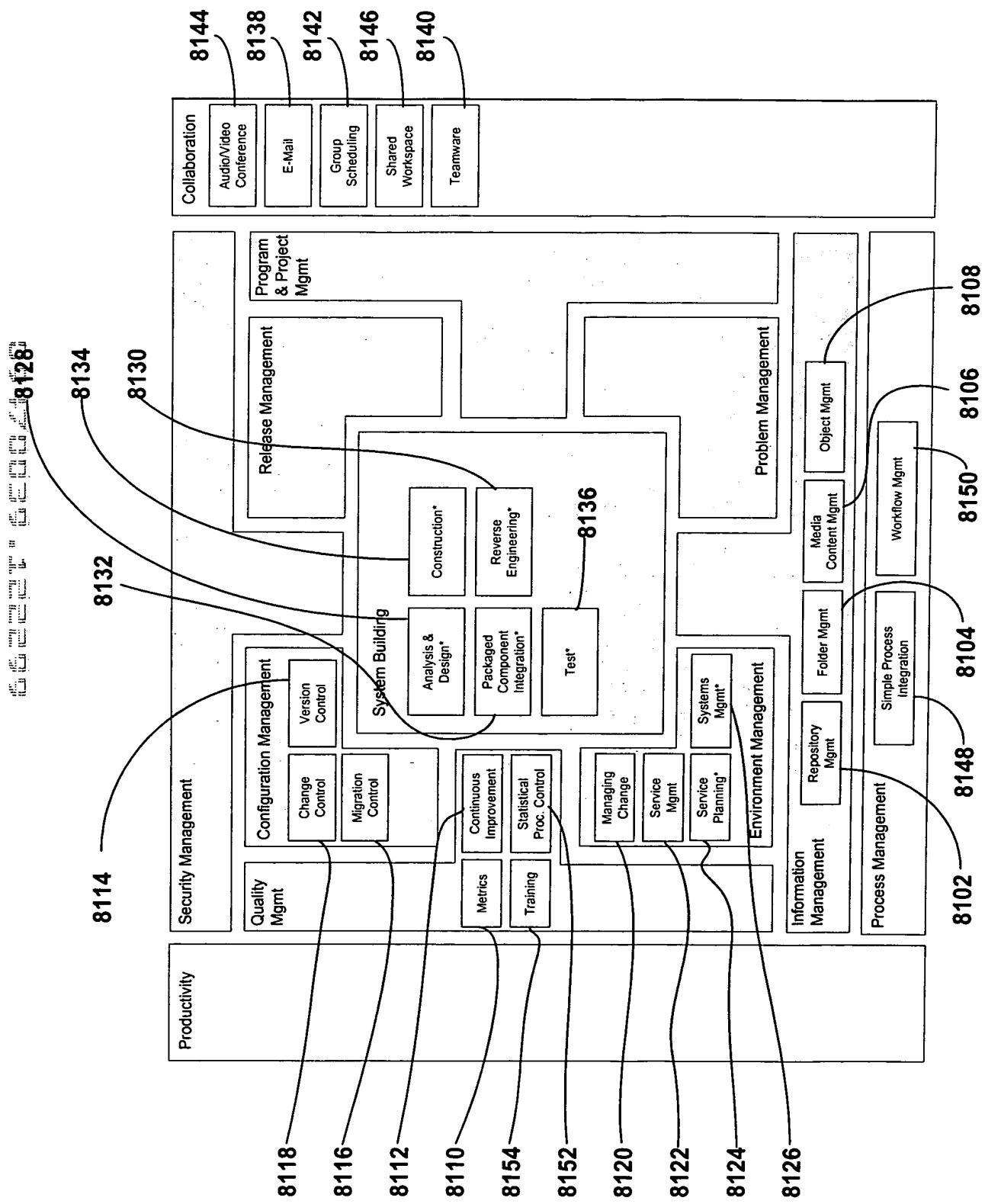
Figure 80

Information*



*: same for buyer or seller

Figure 81



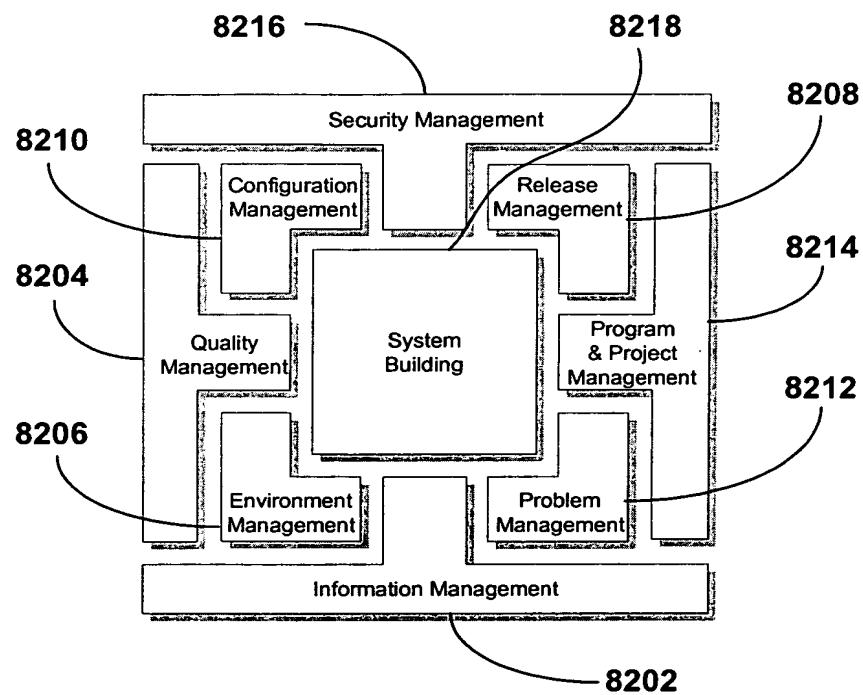


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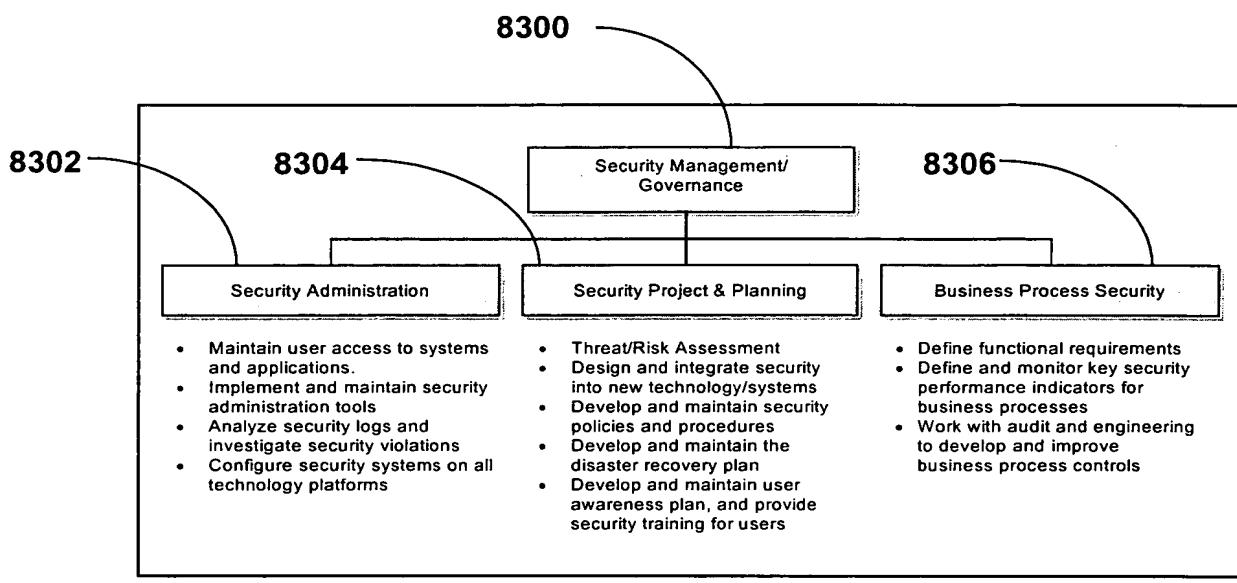


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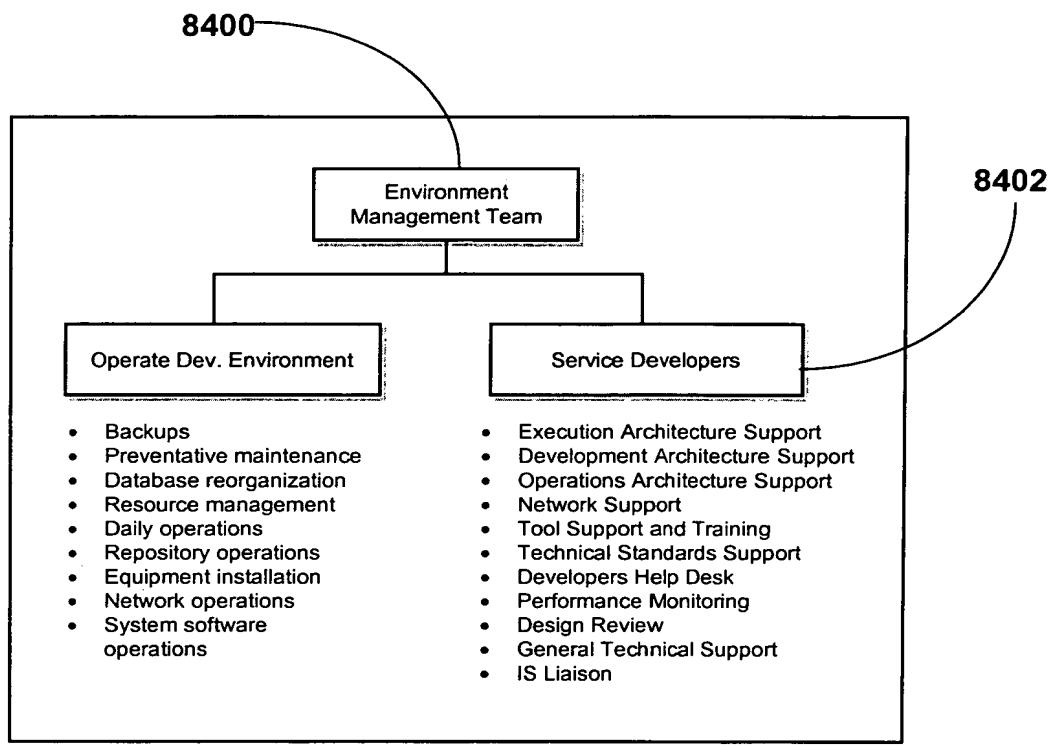


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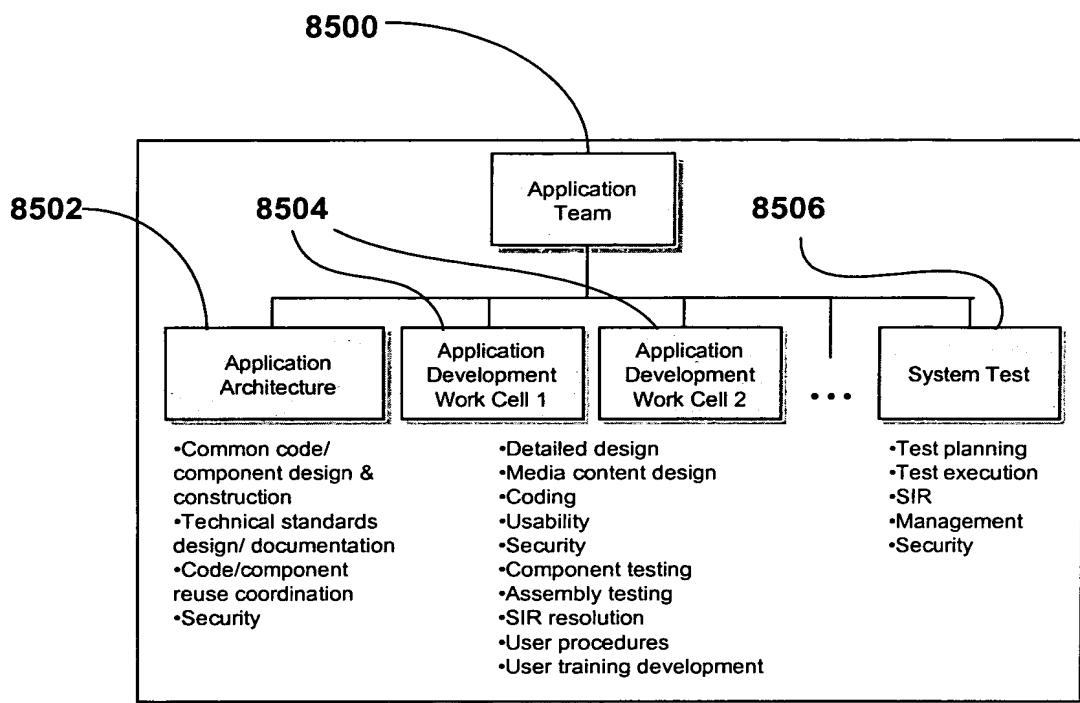


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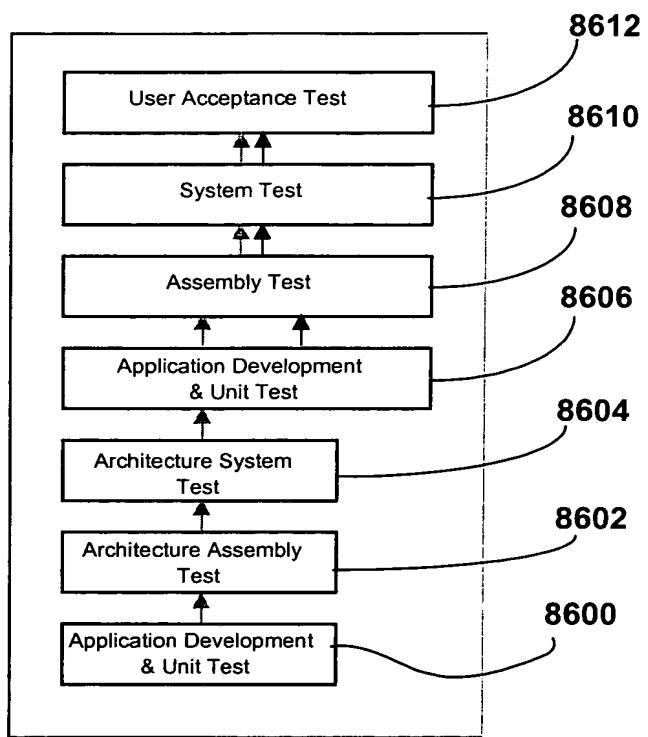


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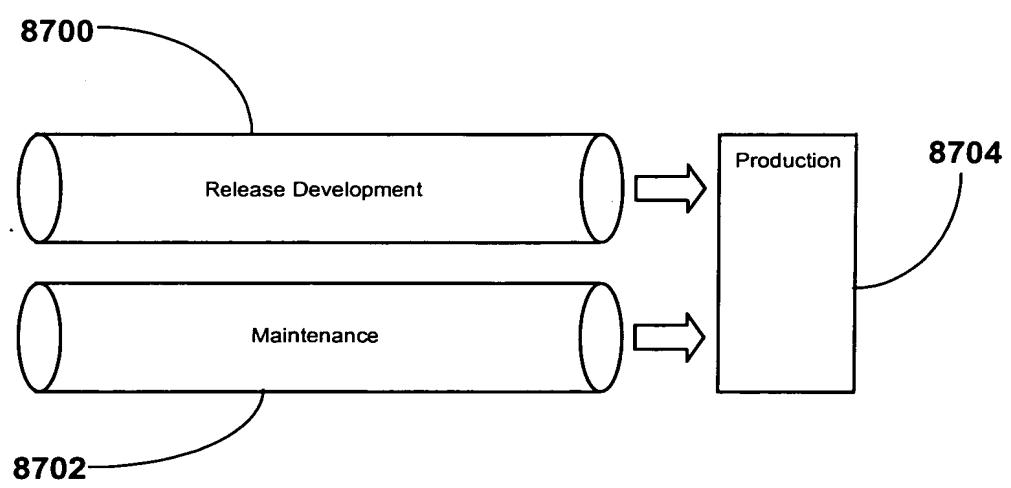


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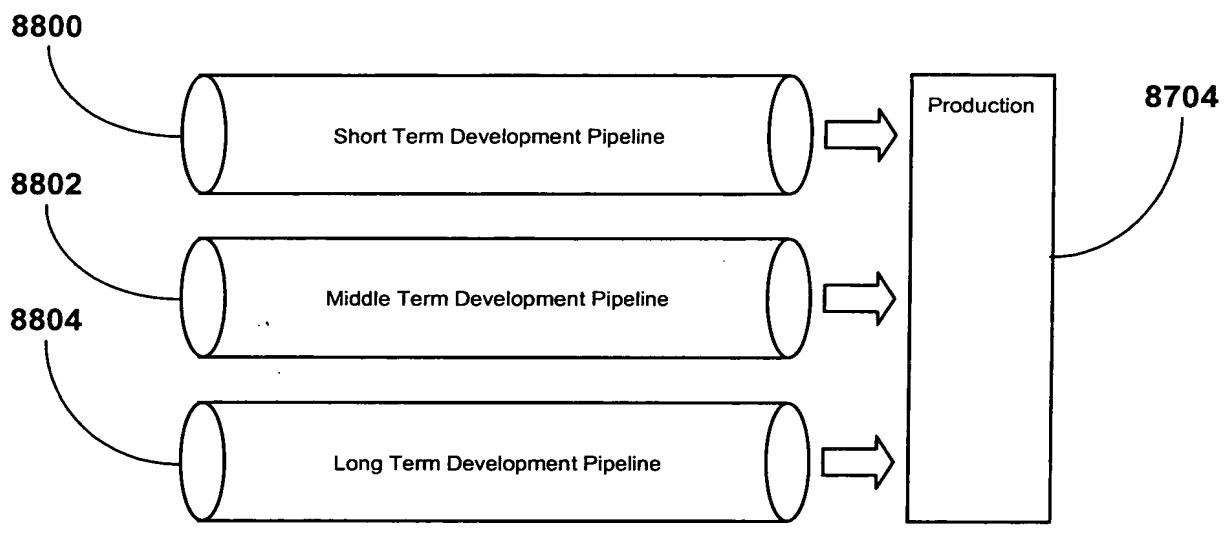


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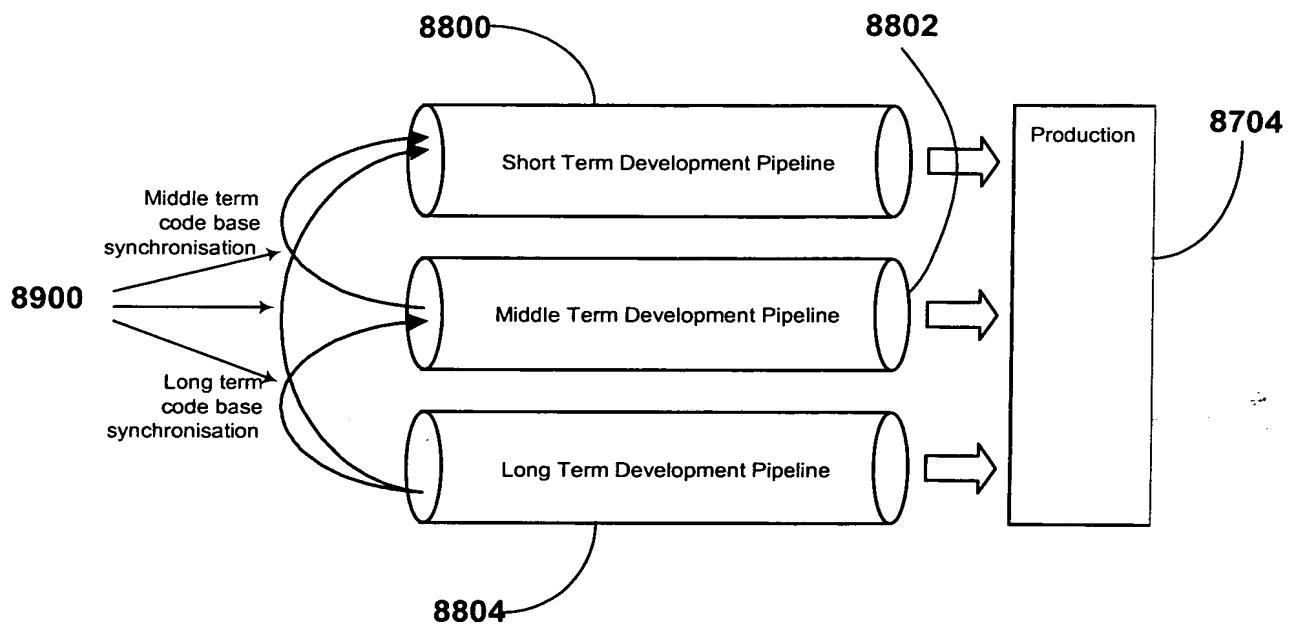


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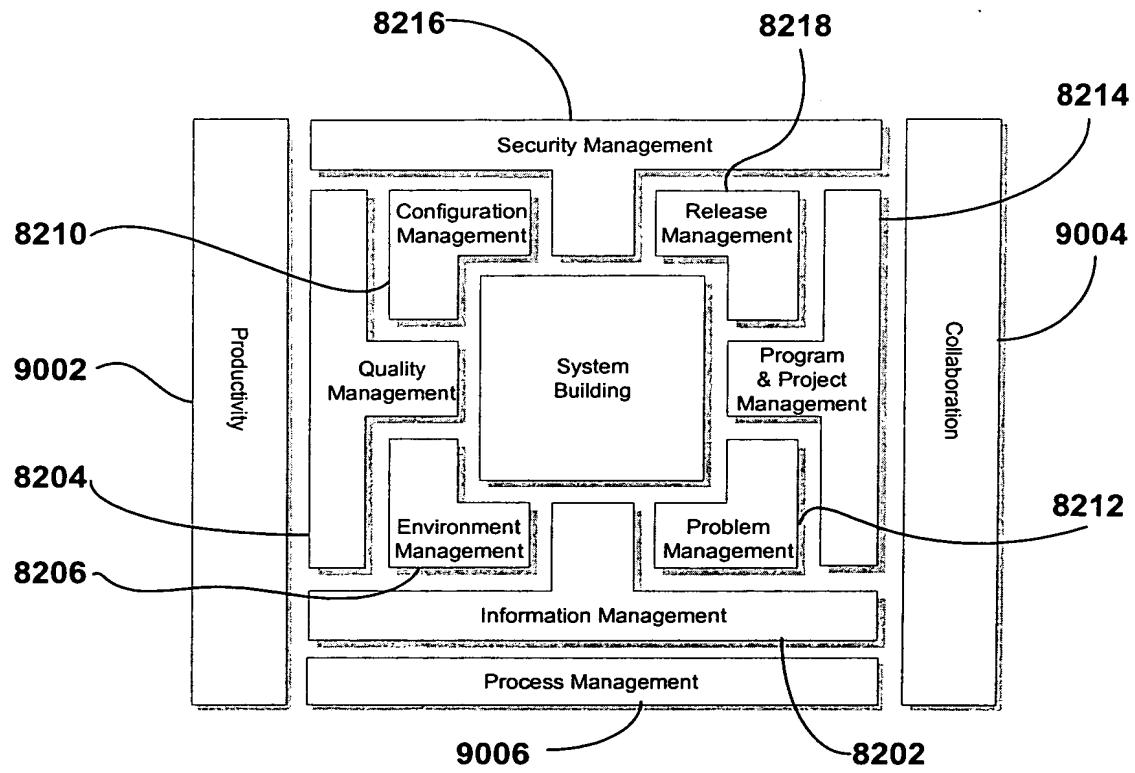


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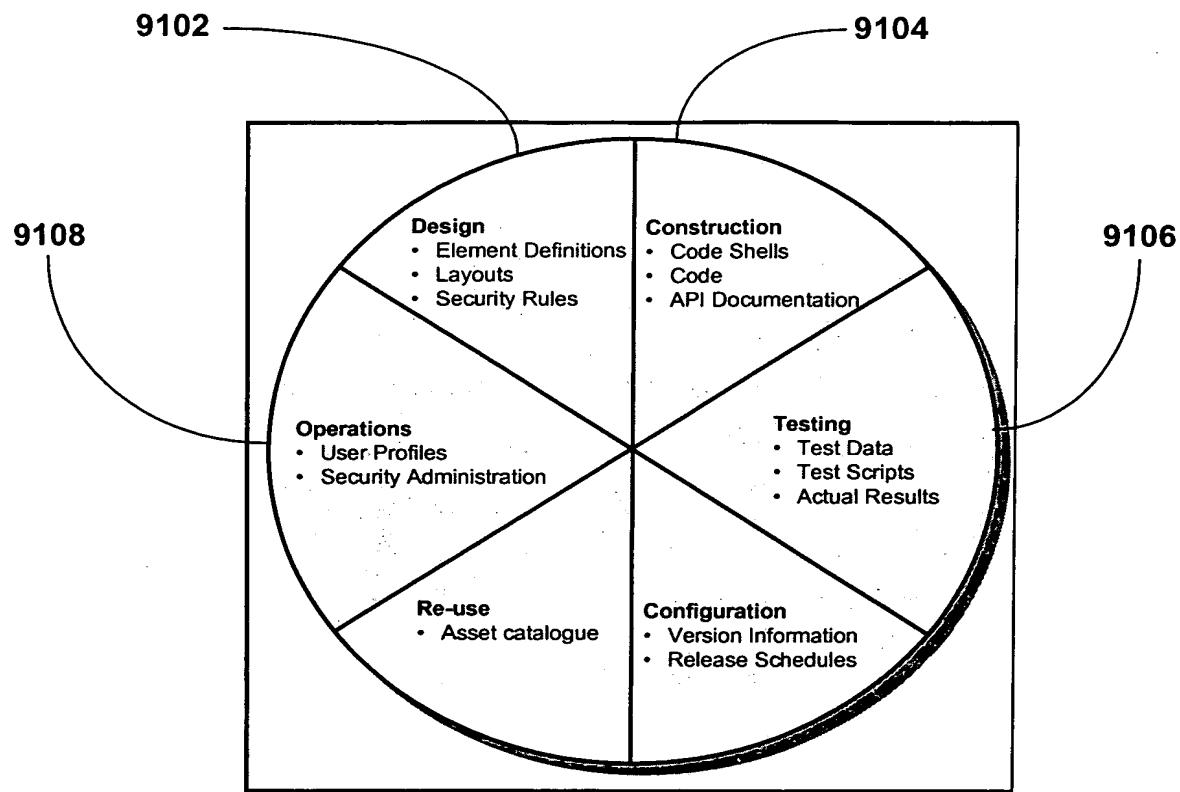


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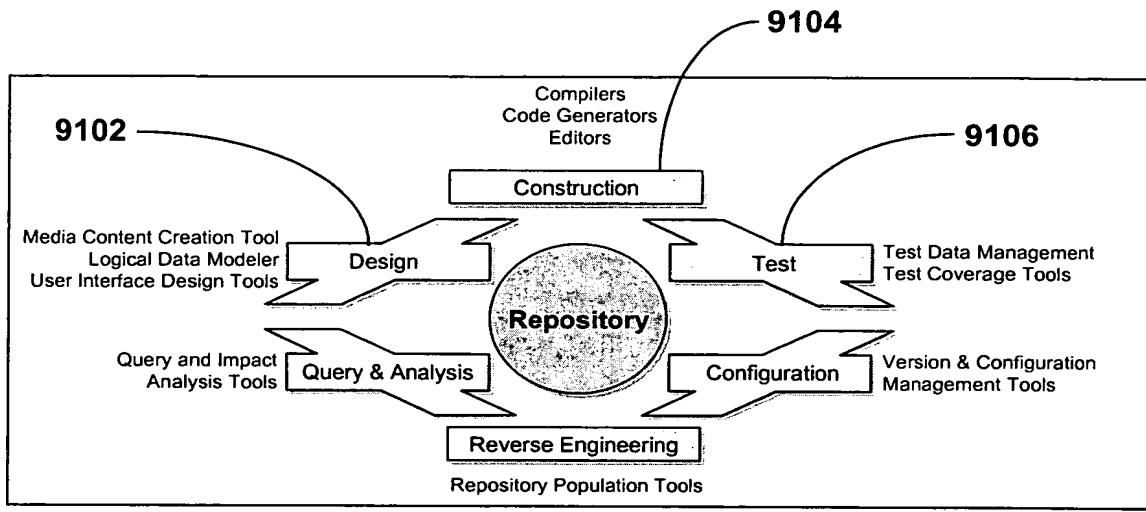


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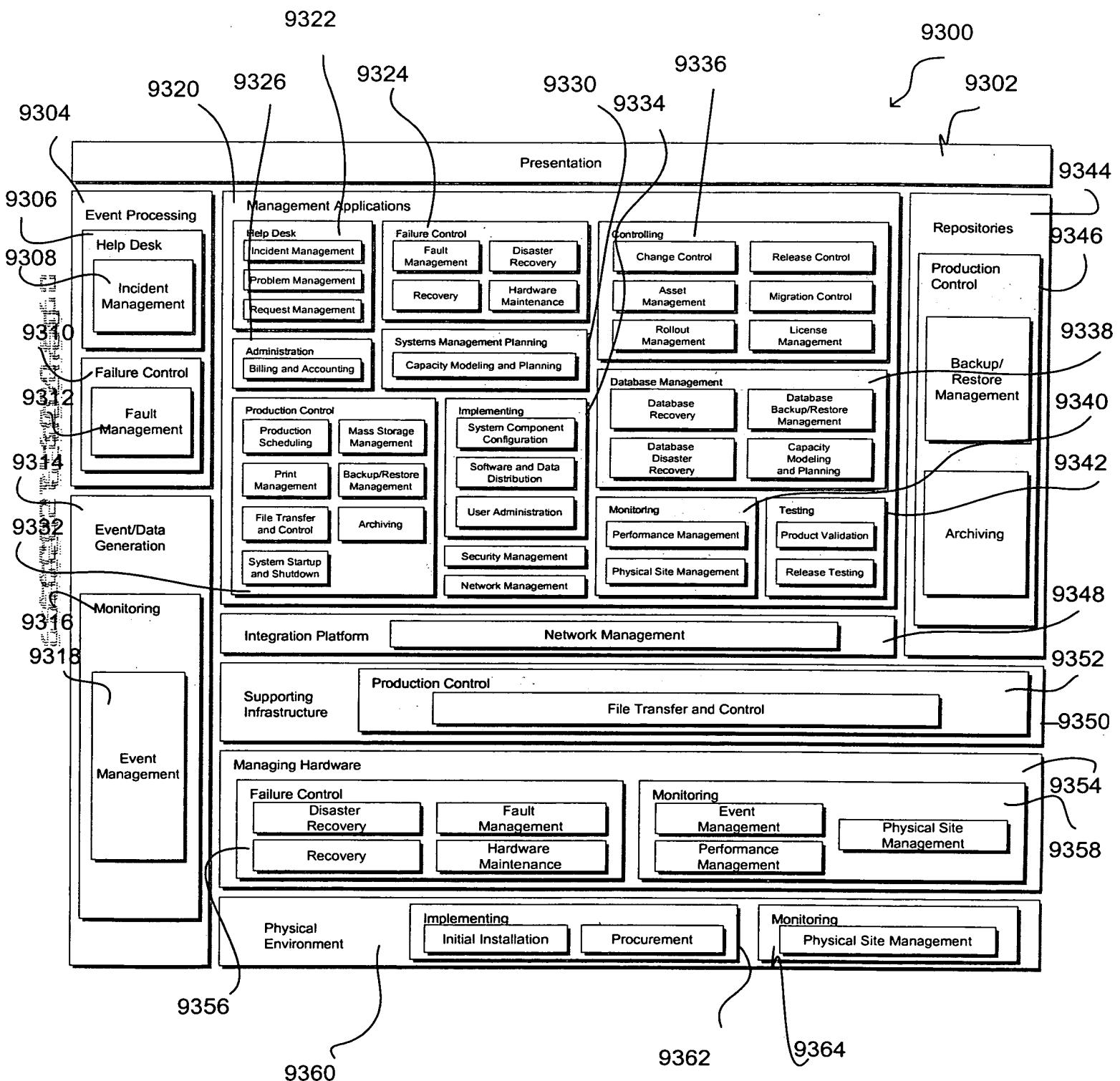


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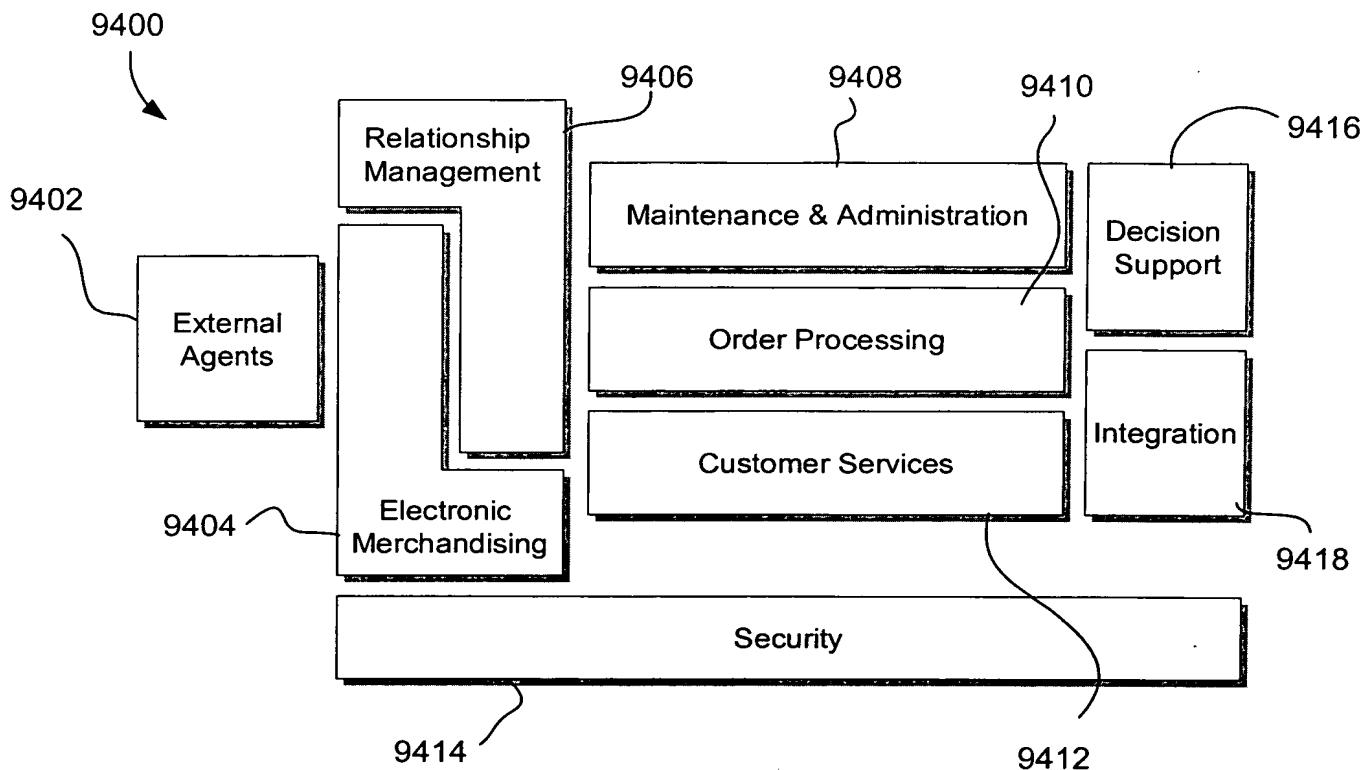


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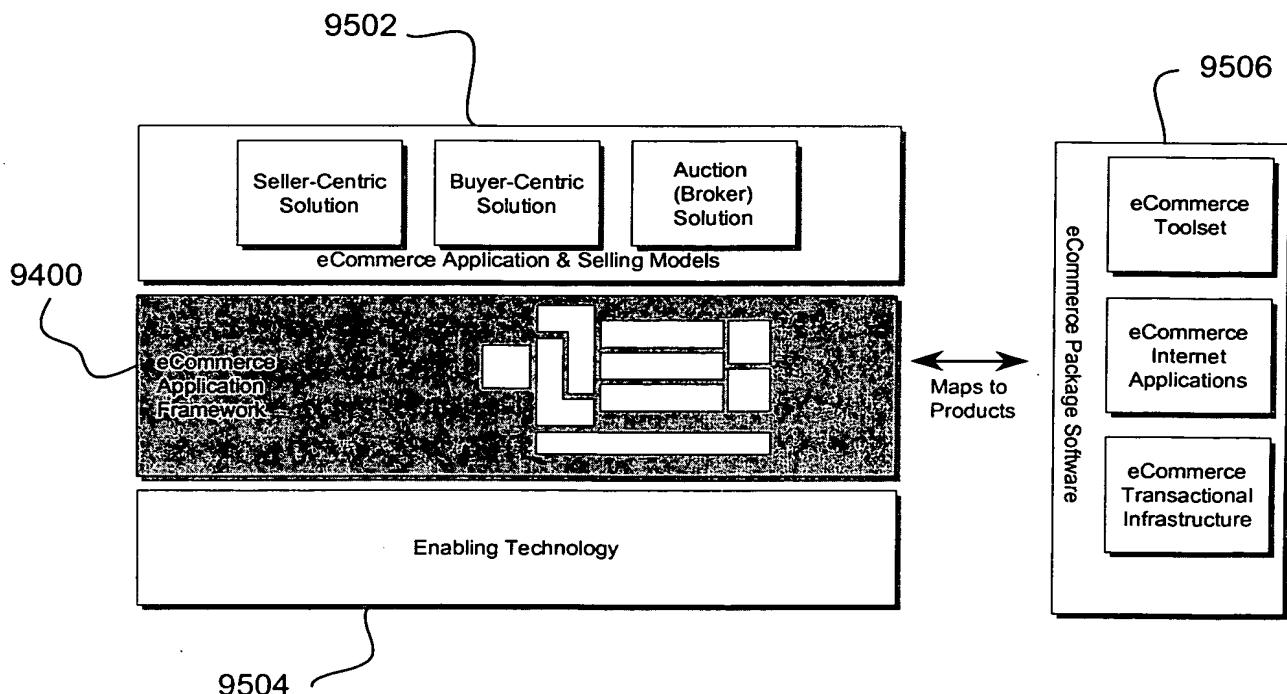


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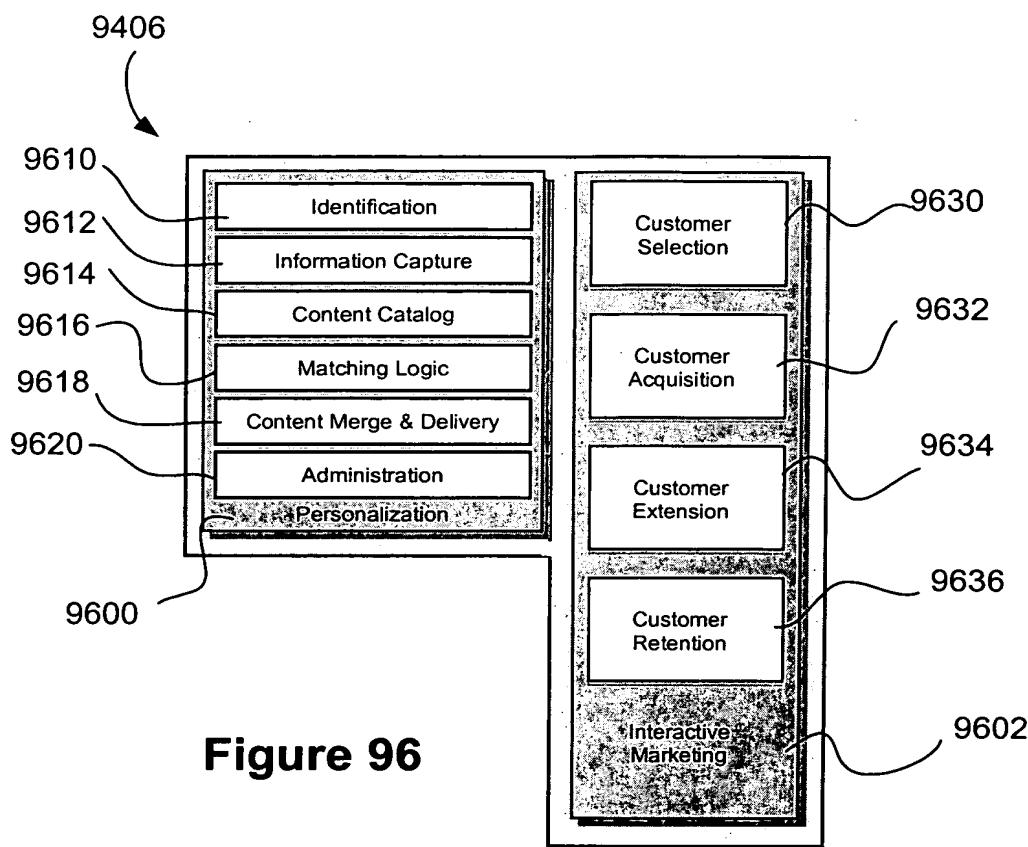


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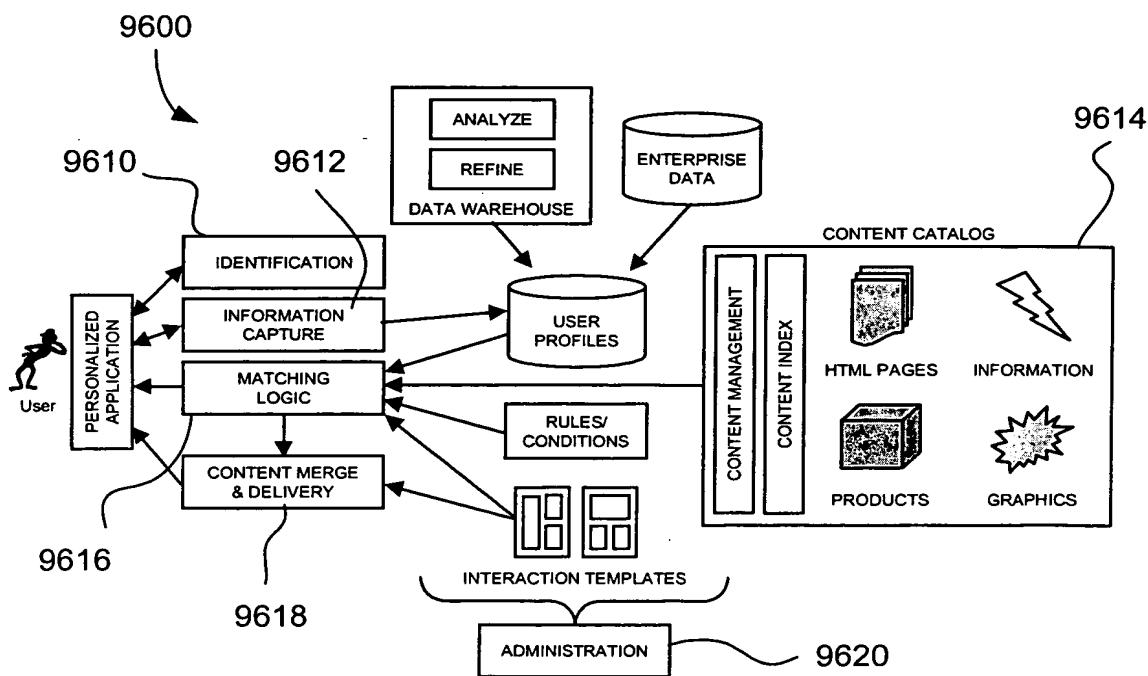


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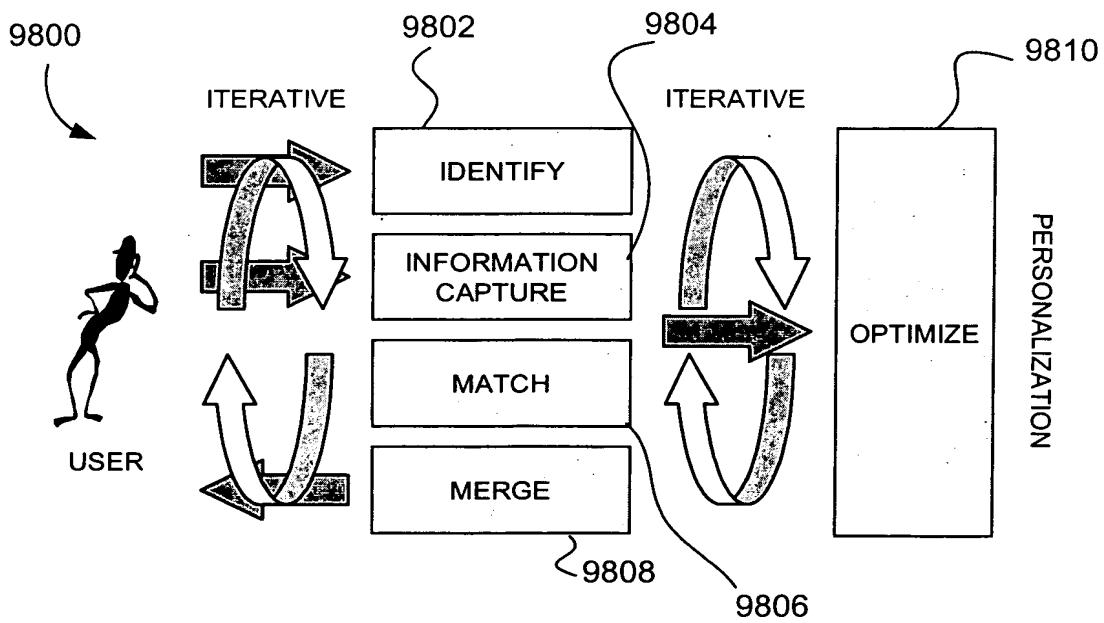


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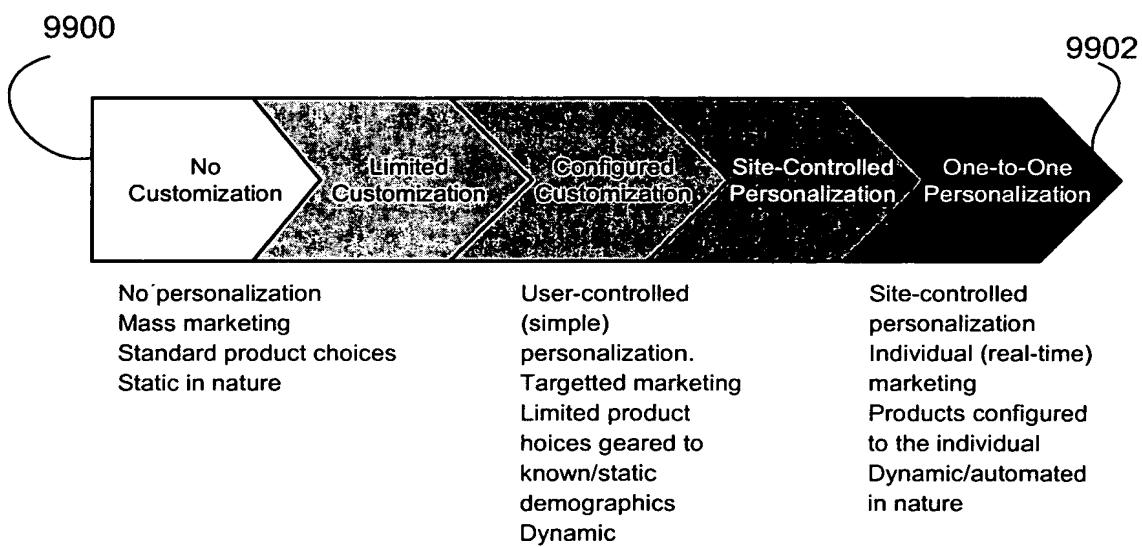


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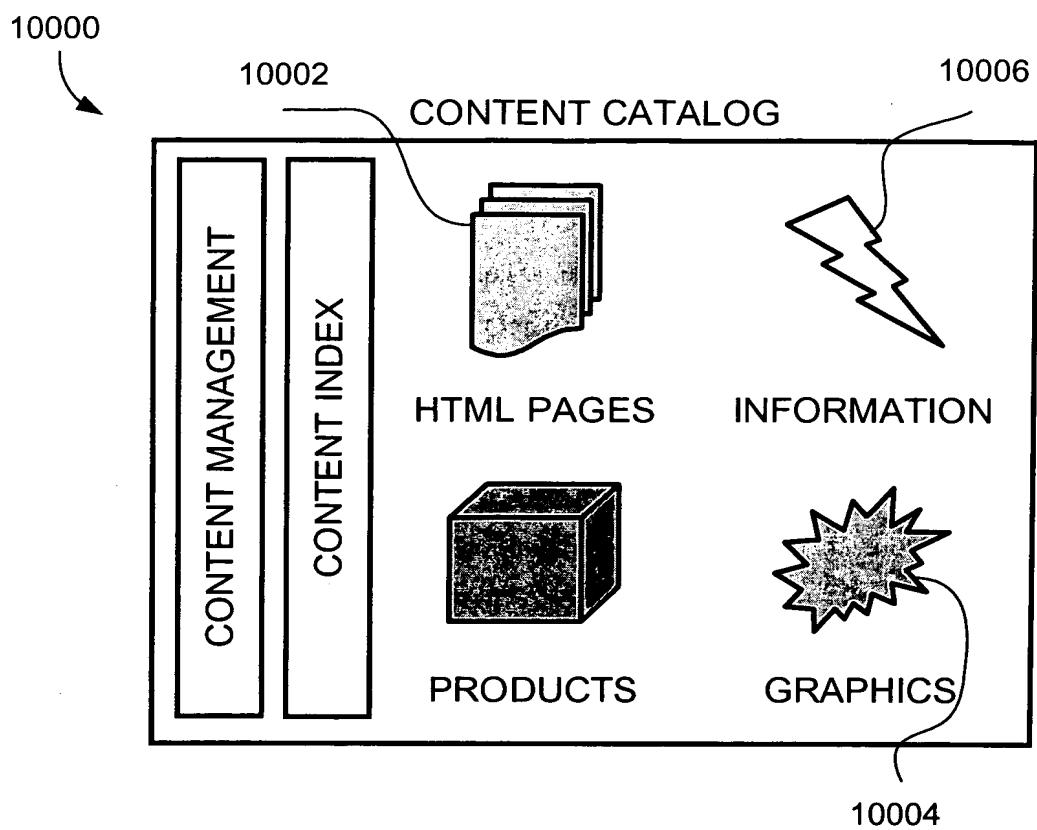


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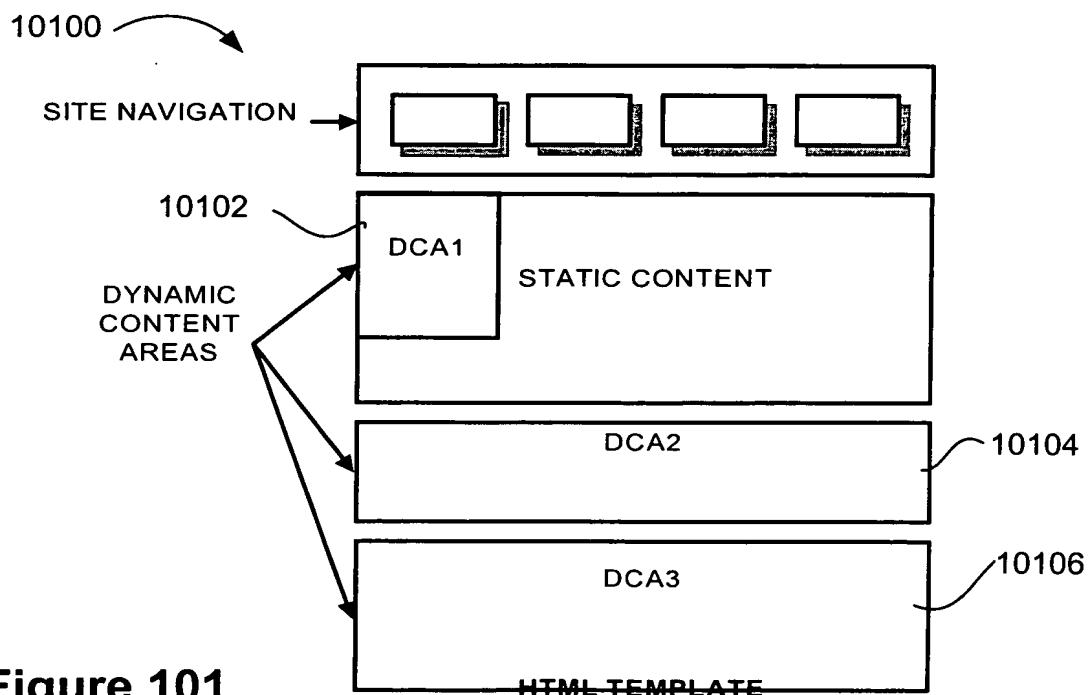


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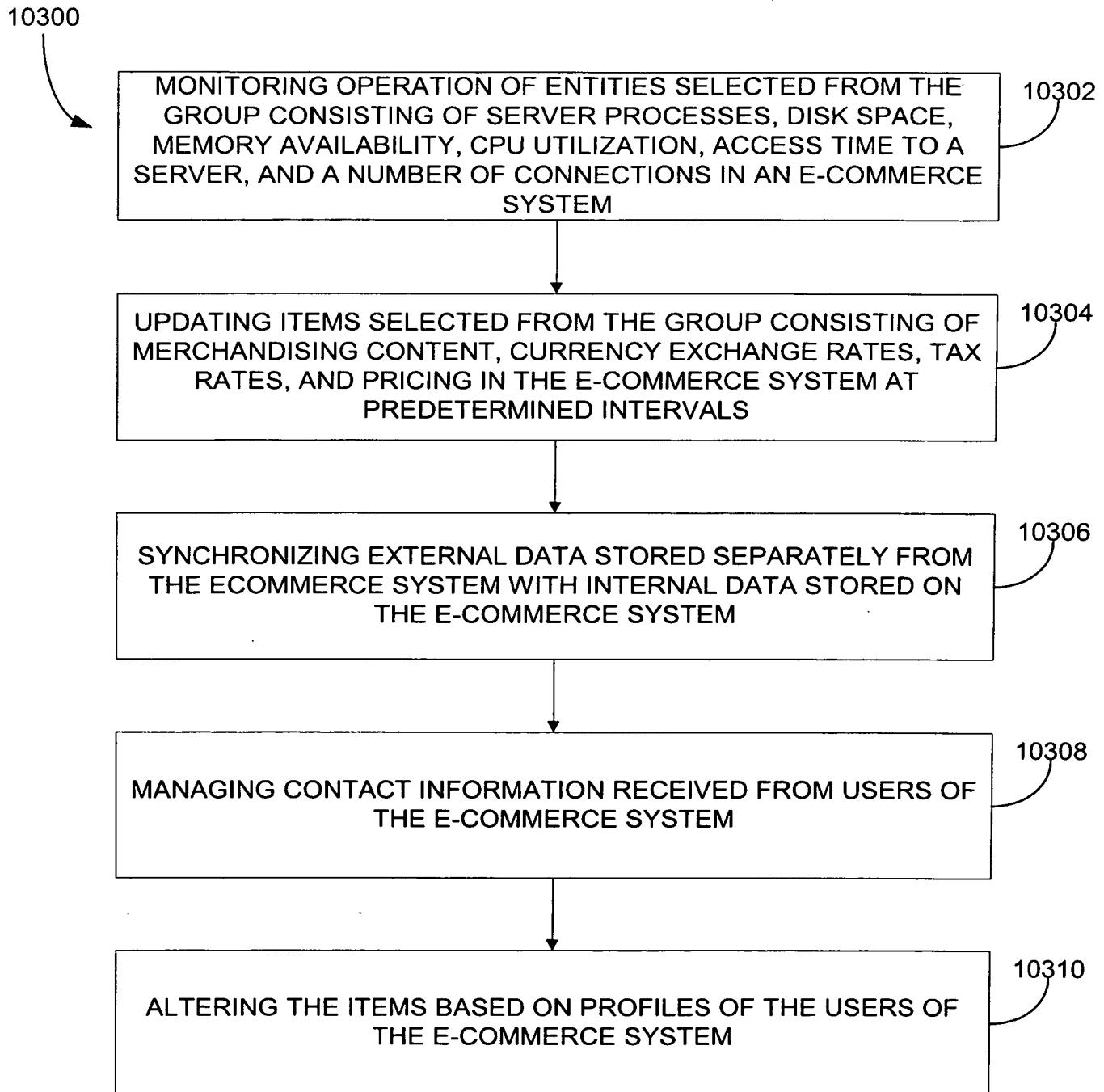


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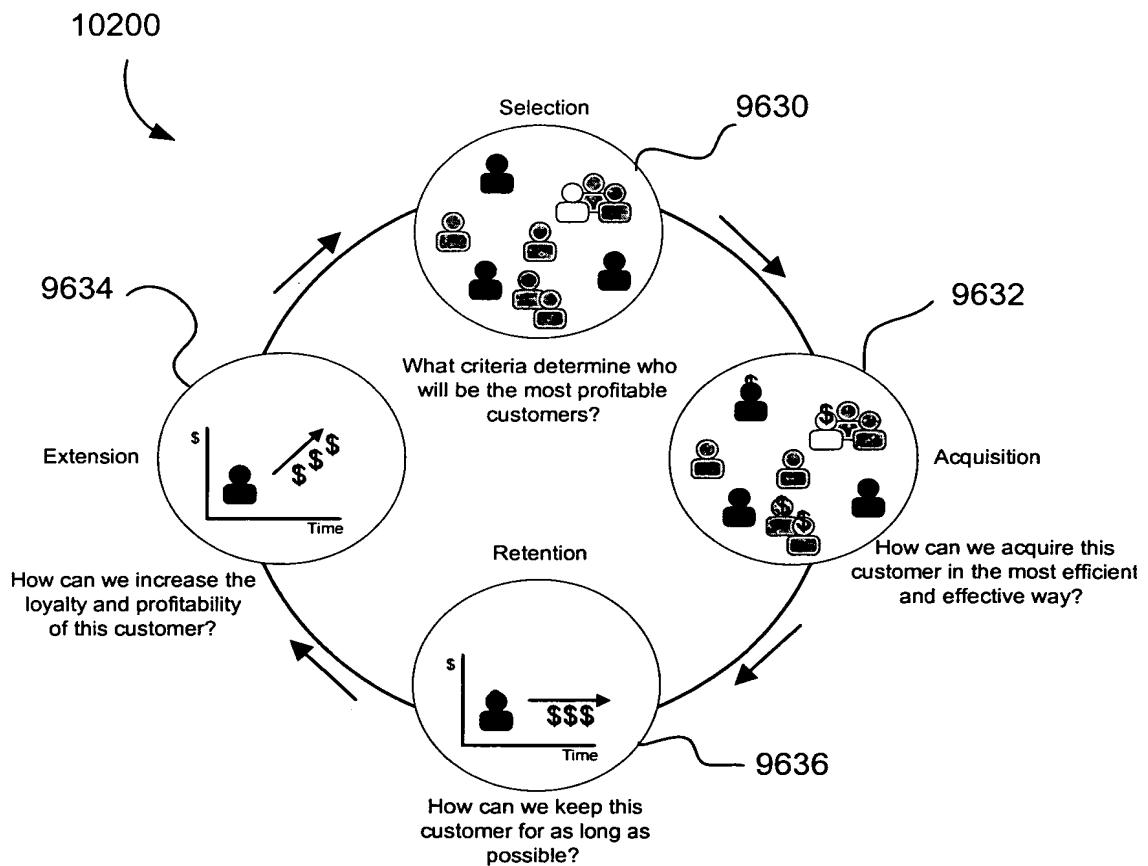


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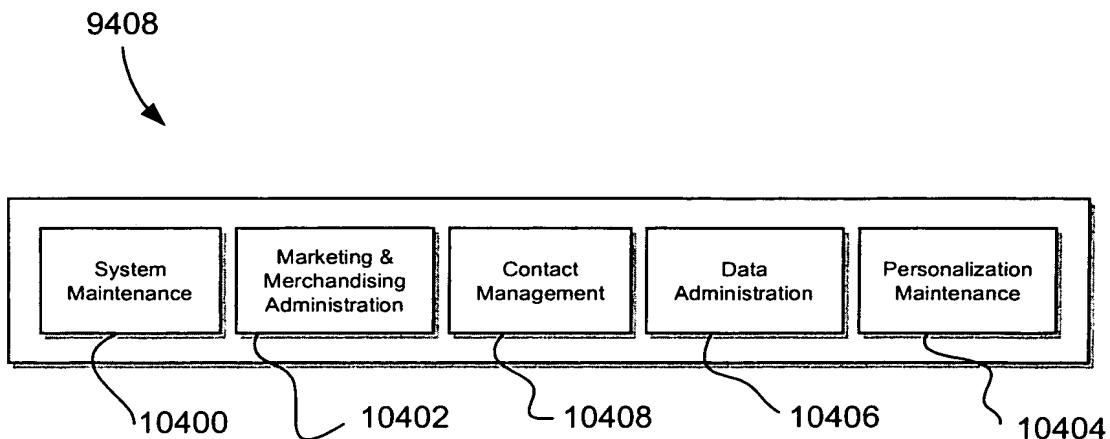


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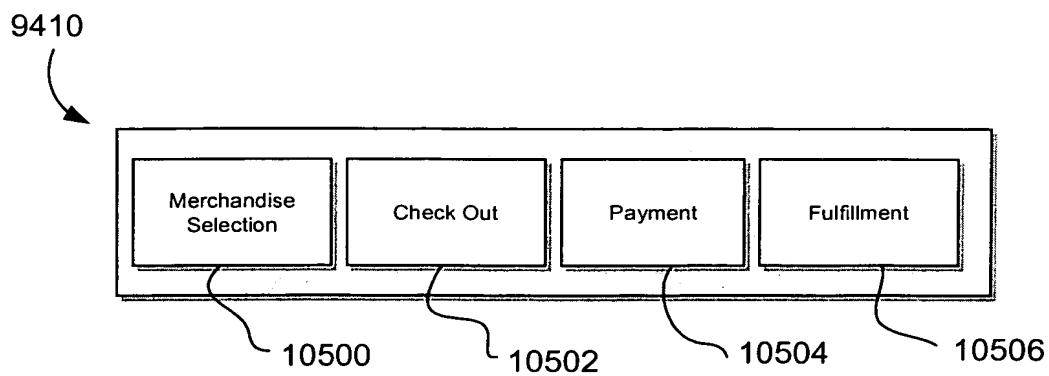


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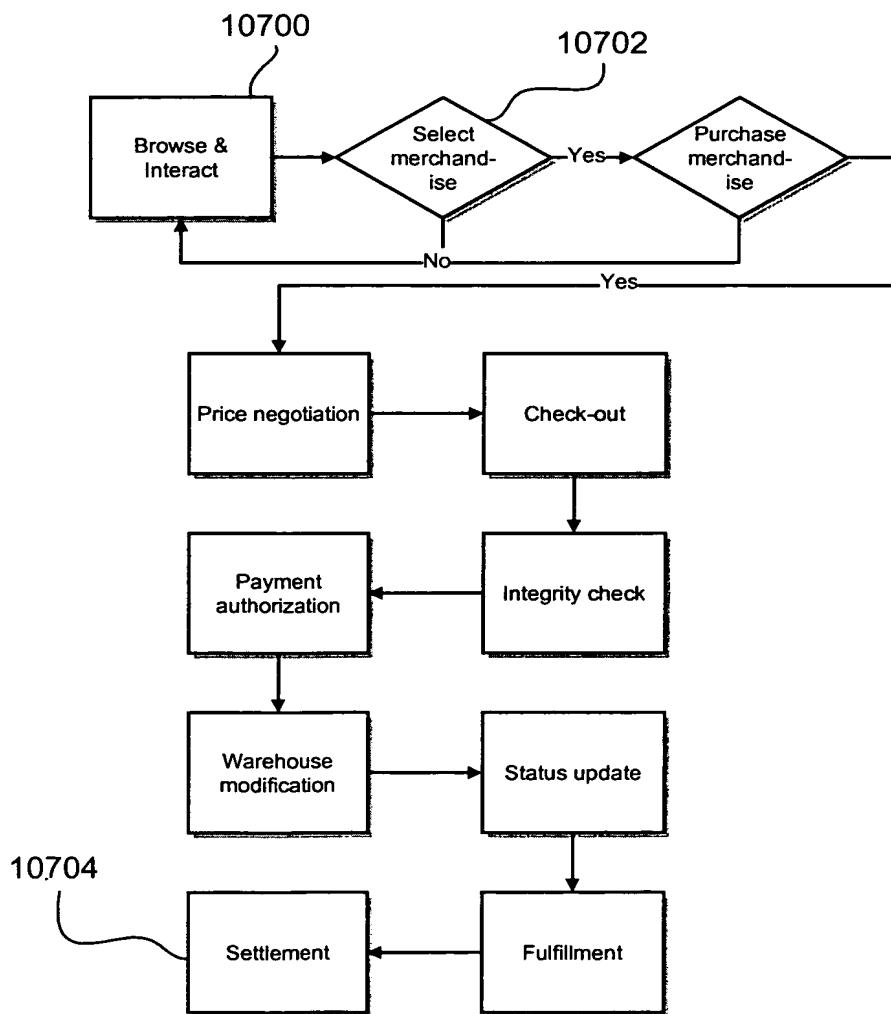


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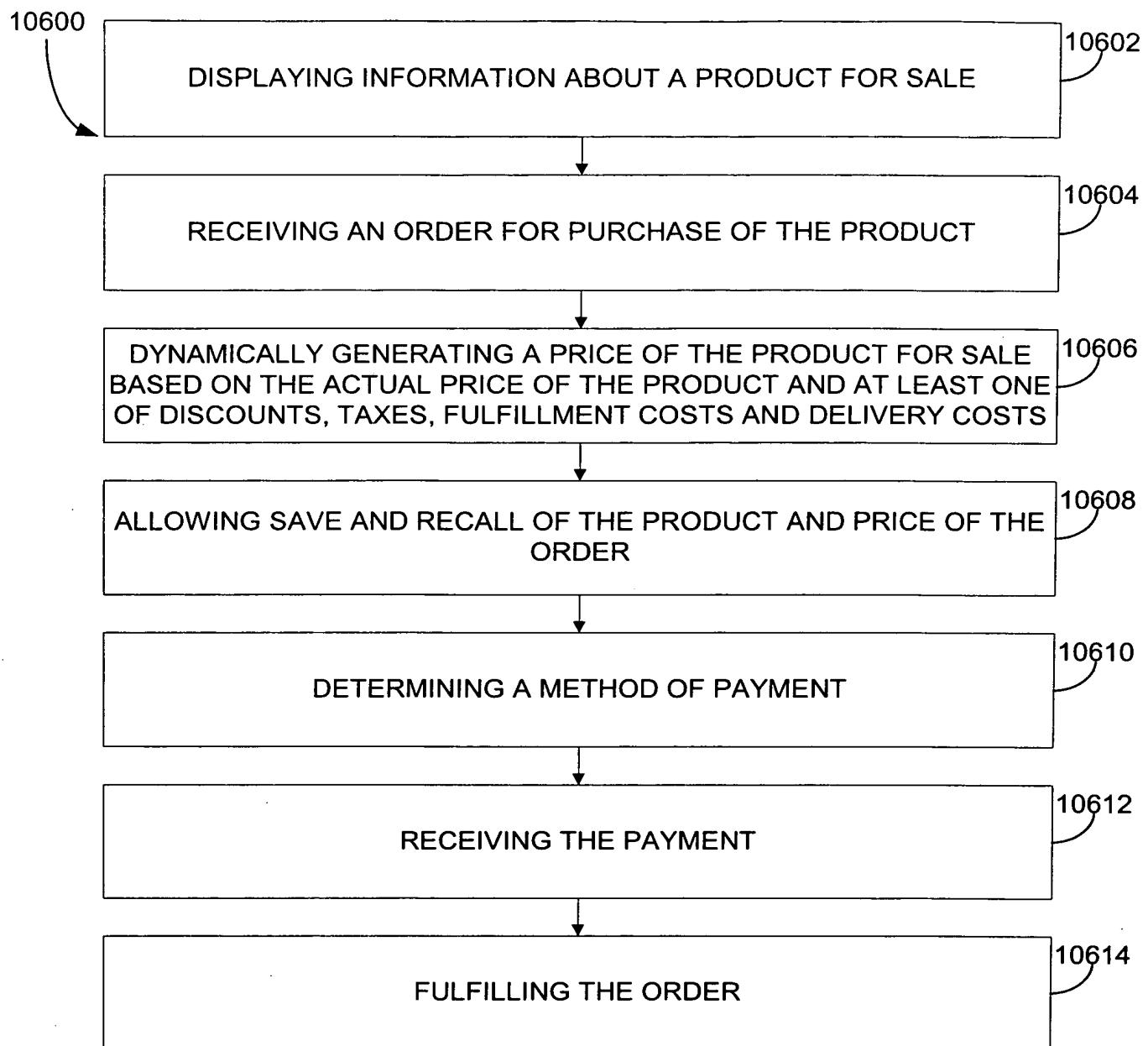


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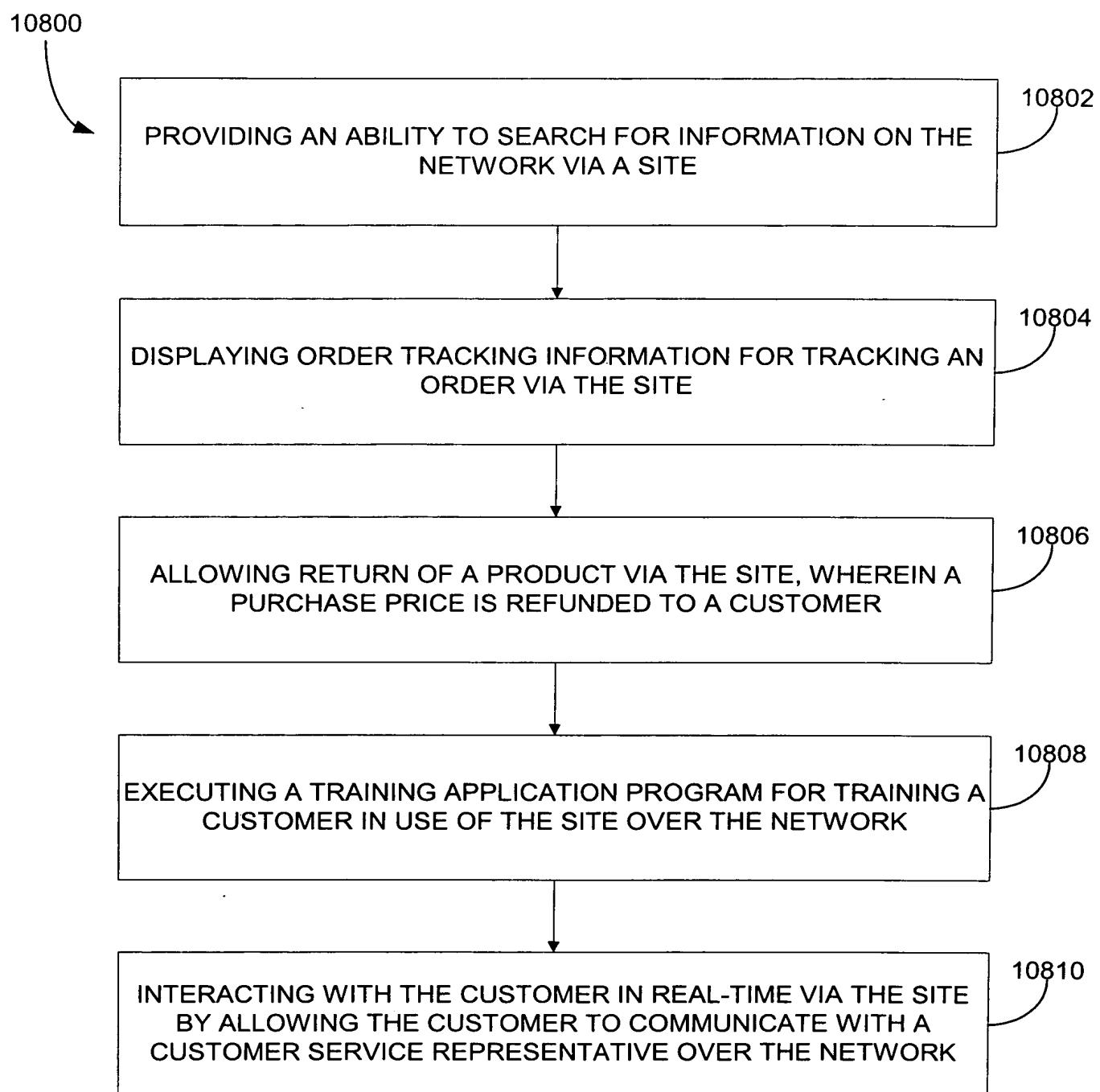


Figure 108

9412

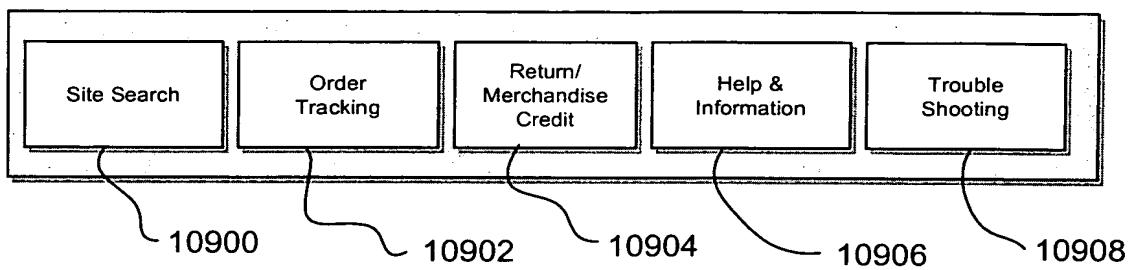


Figure 109

9414

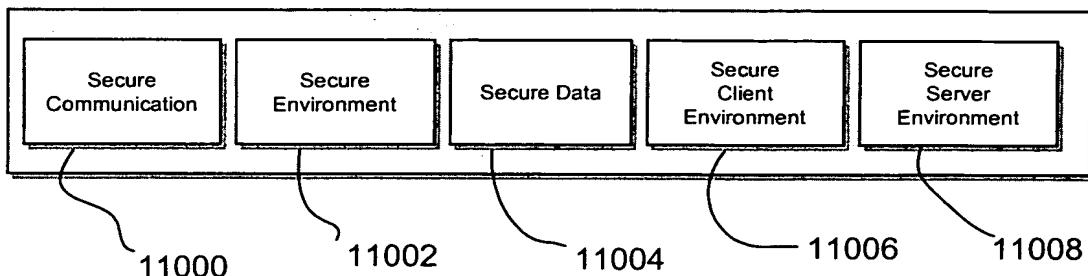


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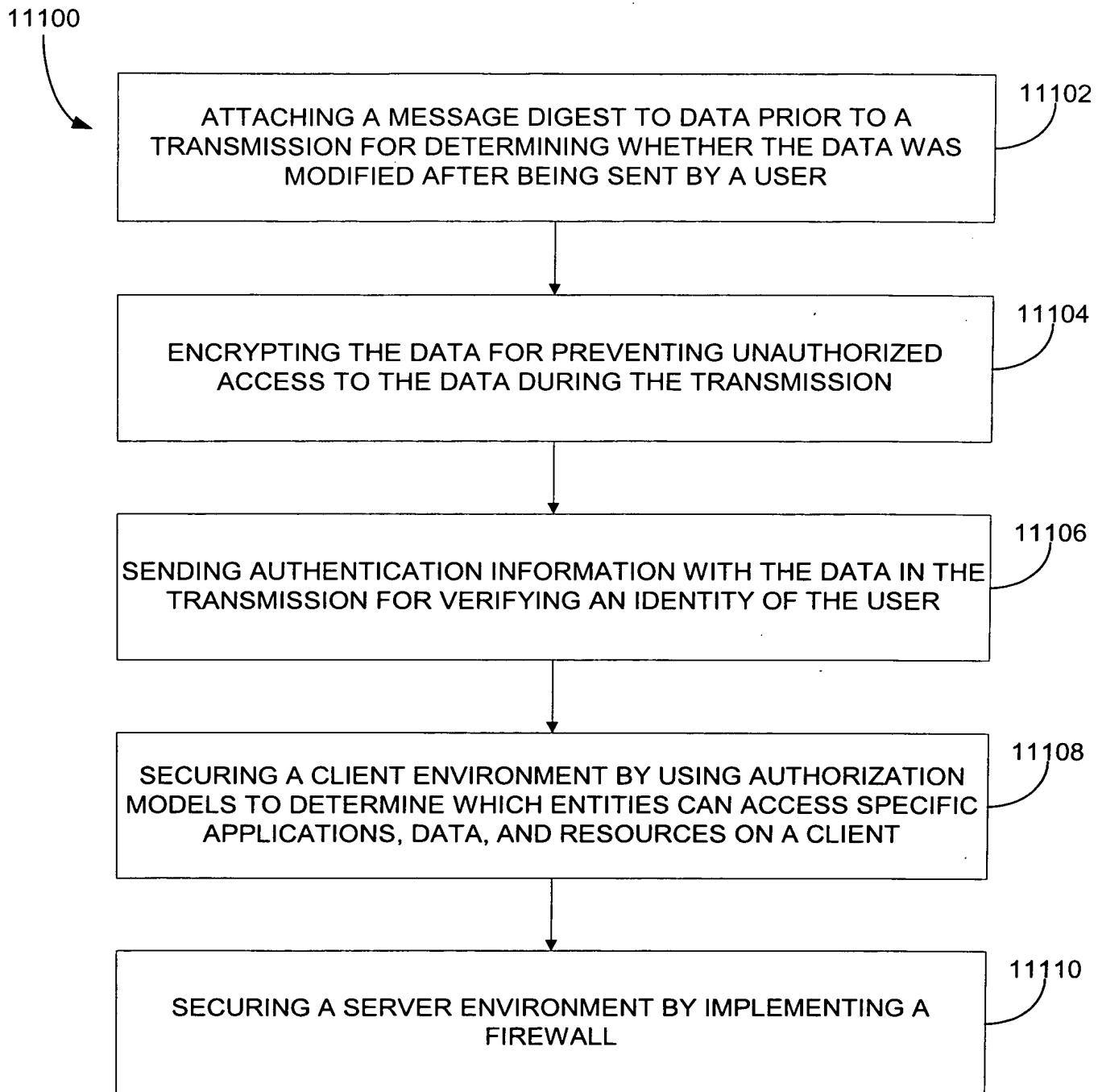


Figure 111